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# **The 3<sup>rd</sup> International Conference on Business and Economics 2017**

## **BOOK OF ABSTRACTS**

***“Entrepreneurship and SMEs in Emerging Markets”***

Padang, 15-16 November 2017

West Sumatera, Indonesia

**Foreword by:  
Rector of Andalas University**

First of all, I would like to welcome you all to Andalas University Padang, West Sumatra, Indonesia. We are delighted to have you here to participate and attend the 3<sup>rd</sup> International Conference on Business and Economics (ICBE) in 2017. Thank you for coming, many of you travel long distances serves to remind us how important this event.

This great event facilitates interaction among academics, researchers and policy makers in this region through plenary sessions, lectures and parallel paper presentations. I am delighted to know that the conference theme “Entrepreneurship and SMEs in Emerging Markets” is in line with our university motto “to be a leader in character building and entrepreneurship. We hope that, some papers will inspire us to achieve our goal. Hopefully, everyone will benefit from this event through sharing paper and experiences.

I would like to thanks the Dean of Faculty of Economics and the Organizing Committee that have been working hard for the preparation of this international academic event. For us, this event is also a part of activities recognized 62 years Andalas University contribution to this country. We thank our sponsors for providing the funding for the conference. Let me thank also the conference scientific committee.

Finally, let me reiterate my warm welcome to all of you to the university and I wish you all a very successful conference.

**Andalas University,  
Rector**

**Prof. Tafdil Husni, SE, MBA, PhD**

**Foreword by:  
Dean of Economics Faculty, Andalas University**

Ladies and gentlemen, it is an honour to welcome all of you here to the 3<sup>rd</sup> International Conference on Business and Economics (ICBE) 2017, held by Faculty of Economics, Andalas University.

This conference, which is based on the theme ““Entrepreneurship and SMEs in Emerging Markets” just one of our many initiatives to advance the frontiers of knowledge in the field of business and economics. The ICBE brings together academics and professionals from various disciplines to share the latest research findings and brainstorm new research ideas. I have no doubt that it will provide an excellent platform for participants to exchange experiences and explore new ideas in this important area.

As we think about entrepreneurship and SMEs in emerging economy, we should recognize that those areas are very important key for national growth. University as center of excellence are expected to provide research and analysis towards the wealth f nations. We are happy to meet academicians and researchers in this conference. I hope this will become a great opportunity for us to build and develop network among us.

I would like to extend my sincere appreciation to the Organizing Committee for their untiring efforts in staging this extremely worthwhile event. I very much hope that all participants will find this conference both stimulating and rewarding. For visiting participants, I wish them a most pleasant stay in Padang

**The Faculty of Economics  
Dean**

**Dr. Harif Amali Rivai, SE, M.Si**

**Foreword by:  
Conference Chair**

Welcome all delegates to Padang, the beloved city.

We are very happy to welcome you the 3rd International Conference on Business and Economics. The theme of our third conference is “Entrepreneurship and SME in Emerging Markets”.

We have received papers from all over the country and from abroad. Total papers to be presented are 99 papers, i.e. 30 are from economics, 34 from managements, and the other 35 are from accounting.

We hope that all participants can capitalize this event and gain the benefit out of it.

**Regards**

**Dr. Rahmat Febrianto, SE, M.Si, Ak**

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## **Impact of Planting and Consumption Patterns to Income of Upland Farmer**

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### **ABSTRACT**

The purpose of this study is to analyze the pattern of cultivation, productivity, and the pattern of food consumption of farmers in upland area in West Java Province. West Java has a wide potential upland area, especially in the southern region. It reached 55.98 percent of the total upland in West Java. Sukabumi Regency has the largest upland area, which is 232,023 ha, followed by Tasikmalaya Regency 170,489 ha. Upland area has considerable potential to increase agricultural production in West Java. However, so far the utilization of upland area for commercial farming has not been cultivated maximally. The results showed that the planting pattern in both regencies was variety, ie rice-rice-CGRT crops, rice-CGRT crops-rice, and rice-CGRT crops-not planted. This diverse planting pattern occurs because farmers have dependence on the rainy season. Meanwhile, for the consumption pattern, farmers set aside some of the production for daily consumption. This condition caused income of upland farmer is relatively low compared to wetland area.

*Keywords: Upland, Paddy field, Rice, CGRT, Benefit cost analysis*

## **Income Inequality and Indonesian Democracy Revisited**

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### **ABSTRACT**

This paper aims to reexamine the relationship between income inequality and the stability of democracy in Indonesia. The research method updates a specification of dynamic panel data estimation following generalized method of moments (GMM) estimation procedure for linear autoregressive first-differences GMM (AB-GMM or FD-GMM) and GMM (Sys-GMM or BB-GMM) system and extends by introducing Quasi Maximum Likelihood (QML) estimation of dynamic panel data models. This study demonstrates the QML is substantially more efficient estimator than the FD-GMM and Sys-GMM methods and it also suffers less from finite sample biases in showing the non-linear effect of income inequality on democracy in Indonesia. In particular, the empirical findings reconfirm a negative and highly statistically significant relationship between income inequality and democratic stability in Indonesia for a sample of 33 provinces in the 2009-2016 period. These findings are robust between the various levels of income inequality and the various measurements of democracy used. This means to strengthen the stability of political democracy in Indonesia is essential to decrease income inequality. The results of this empirical testing support Hatta's view: "... political democracy must coincide with economic democracy." Therefore, improving economic democracy through reducing income inequality is a key factor in maintaining the stability of political democracy in Indonesia.

*Keywords: Inequality, Democracy, GMM, QML.*



**Family Welfare Improvement in Family Welfare Movement (PKK) Group of Korong Tanjung Pisang of Sintuk Toboh Gadang Subdistrict of Padang Pariaman District through Financial Literacy Training and Financial Education**

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**ABSTRACT**

The partner of the community service activities is PKK group of Korong Tanjung Pisang. The expected objectives of these activities are: 1) the partner group understands about household financial management, 2) the partner group is able to plan and manage the household finances and record the family's finances, 3) the partner group minimizes the life risks by following the insurance program, 4) the partner group understands and begins to invest in various investment instruments, e.g. stocks, in the capital market. Method of implementation are lectures and discussions, demonstrations and guided training.

At the end of the community service activities, through the distribution of evaluation questionnaire to the group members, found out that in average 70% of the materials can be mastered by partner group. There is an improvement on participants' knowledge and understanding about financial literacy and these are applied in family financial management in order to achieve family welfare. In addition, through the mentoring program of capital market investment, the participants increased their knowledge about the procedure of investing in the capital market by buying shares.

*Keywords : family welfare, household financial management, financial literacy*

## **Gender Analysis of Labor Demand of Manufacturing Industry in Indonesia**

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### **ABSTRACT**

The Objectives of this study is to investigate the contributions of gender workers to manufacturing output in Indonesia. The method of analysis used namely panel least square using panel data with secondary data and raw survey of industry manufacturing in Indonesia on 2010-2014. The models used Cobb Douglass production function, demand for man workers function and demand for woman workers function. The result of production function show that man workers significantly contributed to the output growth of industrial. The result from the estimation of the demand for man workers reveal that the man workers are positively related to output level and their respective wage rates. However, They are negatively related to the price of capital and woman workers. That means the man workers are complement with the capital and woman workers.

*Keyword: output, demand, man-workers, woman-workers, and wager.*

## **Impact of Local Apple Competition to Farm and Food Processing Production Performance at Batu City**

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### **ABSTRACT**

Free trade and excess of apple demand increased quantity of apple imports in Indonesia, this due an opportunity to overcome the lack of supply for domestic apples compared to consumption. Increasing import, as already known will lead a decreasing local product competition which may resulted either trade creation or diversion. In the long term, increasing import competition will affect the producers of apples due to the decreasing competitiveness of local apple producers. The purpose of this study is to analyze the effect of apple import competition on land usage, amount of production, productivity and amount of investment in local apple processors industry at Batu. The research is a quantitative research, using secondary data from 2003-2015. The model to determine the effect of local competitiveness are referred to Arita (2013). Data has been analyzed by Simple Linear Regression using SPSS program. The results have been concluded that 1) local apple competition has a significant positive effect on the amount of land usage (Ha) for local apple cultivations, 2) Local apple competition also has a significant positive effect on the number of local apple production (tons), and 3) Local apple competition has significant negative effect investment of local apple processors industry at Batu.

*Keywords: Competition import of local apple, land area for local apples, local apple production, investment, and local apples.*

## **A Literature Review on the Analysis of Local Economic Development and Potential**

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### **ABSTRACT**

The program of "Kembali ka Nagari" that launched by the government of West Sumatra Province is not just about the transformation of governance, but also about social culture, economics etc. Besides managing its governance, the government of Nagari has a responsibility to develop the economics of community of its Nagari accordance with the local condition and potential. So far, the study on local economics potential and development mostly discussed at the province and district or municipality level, and the method might be is not suitable for use at the study at Nagari Level. This literature review explored the tools and methods that can be used to analyse the local economic potential and development. This study intended to find out the most suitable approach to analyse the local economics potential at Nagari Level.

*Keywords: Local economics, local potential, literature review*

**Effect of Business Complexity, Dynamic Environment and Products  
Competition towards Real Earning Management and Choice of Business  
Strategy Orientation as Moderating Variable**

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**ABSTRACT**

The aim of this paper is to investigate the effect of the business complexity dimension, the dynamic environment, and the product competition in market industry towards the action of real earning management. Besides investigating the direct effect of those three dimensions, this research is also to test the moderating effect of business strategy orientation for every dimension relationship towards real earning management. This paper is using 1300 samples from listed company from 2005 until 2010. The empirical finding shows that business complexity has a positive relationship to aggregate real earning management while the product competition has negative effect. Moreover, it is found that defender business strategy orientation declines the negative effect of product competition toward real earning management. Thus, it is assured that the empirical findings show that earning management is one of accounting domain. It also can be enriched by relating into economic environmental dimension and implementing strategy-based contingency theory.

*Keywords: Complexity, Dynamic environment, Product competition, real earning management, Business strategy.*

**The Role of Self-Efficacy as a Mediator the Effect of  
Taxation Training and Experience on Tax Supervision Performance of APIP  
Auditors (Study at APIP in Sumatera Barat)**

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**ABSTRACT**

Performance of Internal audit of Government Officials (APIP) auditors in supervising the implementation of tax obligations in government institutions is an important study because it would affect state revenue. This study aimed to examine the effect of taxation training and experience on tax supervision performance of APIP auditors and the role of self-efficacy as a mediator variable. Respondents are all APIP auditors working in the office of Inspectorate/ Provincial Internal Audit Agency (Bawasda) are spread in the provinces and 19 districts of the city in West Sumatra by criteria have been doing supervisory duties to the government treasury tax obligations. Research using SEM analysis tools with 5.0 WarpPLS program to test the hypothesis. The test results showed that taxation training and experience has a positive and significant effect on tax supervision performance of APIP auditors. The results also proved that self-efficacy mediates the effect of taxation training and experience on tax supervision performance of APIP auditors.

*Keywords: Internal audit of Government Officials (APIP), Experience of taxation, Training of taxation, Self-efficacy and Performance of tax supervision.*

## **The Effect of Job Satisfaction, Job Involvement, Organizational Commitment, and Organizational Citizenship Behavior on Job Performance, Case Economics Faculty of Andalas University**

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### **ABSTRACT**

This research was aimed to examine the effect of job satisfaction, job involvement, organizational commitment, and organizational citizenship behaviour on job performance in Economics Faculty of Andalas University. Specifically, the aims of the research were (1) to find out the effect of job satisfaction, job involvement, organizational commitment, and organizational citizenship behaviour on job performance in Economics Faculty of Andalas University, (2) to find out the most influential job satisfaction, job involvement, organizational commitment, and organizational citizenship behaviour on job performance in Economics Faculty of Andalas University.

This research was a case in Economics Faculty of Andalas University. The population of research was all employees in Economics Faculty of Andalas University, their numbers were 99 employees. The sample of the research was chosen with using the census method. Of the 99 questionnaires were distributed to 99 respondents, 63 questionnaires (63,6%) were returned by respondents and 36 questionnaires (36,4%) were not returned by respondents. Emory and Donald (2000) proposed that a research applied 30% of the numbers of questionnaires were sufficiently representative and represent the population. The data were collected using a validity and reliable survey instrument. All of the scales described below were responded to on a 7-point Likert type scale. The anchor were strongly agree (7) and strongly disagree (1). The technique of analysis was applied the multiple regression with the SPSS (Statistical Product and Service Solutions).

The result of this research showed there were two the results of the research. First, the result of the research showed that job performance (Y) in Economics Faculty of Andalas University was influenced in 26,9% by job satisfaction ( $X_1$ ), job involvement ( $X_2$ ), organizational commitment ( $X_3$ ), and organizational citizenship behavior ( $X_4$ ). Whereas the remains of job performance (Y) was influenced in 73,1% by the unknown and excluded factors in this model of research. Second, the result of the research showed job performance (Y) in Economics Faculty of Andalas University was the most influential by organizational commitment ( $X_3$ ).

*Keywords: Job satisfaction, job involvement, organizational commitment, organizational citizenship behavior, and job performance.*

## **Analysis of Government Readiness in Implementing Integrated Management Information Systems**

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### **ABSTRACT**

Indonesian Vision is to become knowledge-based advanced society in 2025. Meanwhile, West Sumatera Province has a vision to achieve clean and professional government through excellent service to the community to improve quality of governance of government accountable. The government organizations on the lower levels should support the achievement of those visions even though Republic Indonesia's Constitution No. 6, 2014 about County stated that Central, Province, Municipality/District and County Government can conduct their own governance. Studied conducted by Asniati et.al (2015 and 2016) found out that West Sumatera Province and Kabupaten 50 Kota were ready to implement Integrated Management Information Systems. The purpose of this research is to find out whether Kecamatan in Indonesia is ready to implement Integrated Management Information Systems to support Indonesian Vision 2025. Variables used in this research are Facility Readiness, Management Support, and Human Resources Readiness. Data were collected by conducting interviews as well as questionnaires. Respondents for this research were Camat, WaliNagari and employees at Kecamatan Harau, Kabupaten 50 Kota. The study found out that Kecamatan Harau is generally ready to implement the Integrated Management Information Systems. However, 3 out of 11 Nagari in Kecamatan Harau is not ready to implement the system. Findings of this research can serve as a guideline for government officers to improve or reassess their management information system in line with e-governance systems frameworks. The findings also contribute to the knowledge and application of e-Government and Management Information Systems.

*Keywords: Knowledge-based Society; Integrated Management Information Systems; MIS Facility Readiness; Management Supports Readiness; Human Resources Readiness.*



**Analysis Nonperforming Loans at the General Services Agency (BLUD)  
Micro Credit "Harum" in Kendari**

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**ABSTRACT**

This research is motivated by a number of bad loans that occurred in the General Services Agency (BLUD) Micro Credit "Harum" in Kendari. The purpose of this study to determine the factors that cause bad credit. This research design uses a qualitative approach by taking informants from managers (managers and field employees). Data analysis using interactive methods from Milles and Huberman. The results showed that the factors causing bad credit, namely: 1. The customer moved the address, 2. The business is not smooth / bankrupt, 3. Marketing / surveyor chasing bonus, 4. No coordination between husband / wife, 5. The customer died , 6. Limited number of employees.

*Keywords: Bad Debt, Micro Credit, BLUD*

## **Entrepreneurial Competencies Perception of MBA Students on Intention to Start up Business a Study in Songkhla Thailand**

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### **ABSTRACT**

The study determine how MBA students' perceived entrepreneurial competencies and to investigate entrepreneurial competencies affecting MBA students' intentions to start new business. The data was collected by questionnaires from 258 students who were studying in master of business administration program. Exploratory factor analysis verified six factors entrepreneurial competencies namely 1) relationship and network competency 2) management of business operation competency 3) accounting and financial management competency 4) creativity and opportunity recognition competency, 5) problem solving competency, 6) marketing competency and the result of multiple regression analysis indicated that three entrepreneurial competencies: business operation competency, creativity and opportunity recognition competency and marketing competency was positively effect on intent to start a new business.

*Keywords: Entrepreneurial Intentions, MBA Students, Competency, Thailand*

## **Contribution of Economic Sectors toward Regional Disparity of Indonesia**

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### **ABSTRACT**

Regional disparity of Indonesia became an important issue during the presidency of Joko Widodo. One of the causes of this disparity is lack of economic resource mobility. Several infrastructure programs have been planned and implemented to increase economic mobility resources from one region to another so that equitable development can be achieved. This paper aims to analyze how much regional disparity decreases in 2014-2016 and to find out which economic sectors have a biggest contribution toward regional disparity of Indonesia. Data used in this paper is secondary data from 2011-2016, consist of labor, population, Gross Domestic Product, and Gross Regional Domestic Product. The result shows that the regional disparity since 2014 tends to decrease and industrial sector has the biggest contribution toward regional disparity, which is 58.19 percent on average.

*Keywords: economic sector, region disparity.*

## **Analysis of Determinant Factor on Human Development Index in West Sumatera**

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### **ABSTRACT**

This study aims to analyze the factors that influence the human development index in West Sumatera. This research uses Klassen Typology method and panel data regeresi with *Fixed Effect Model* (FEM). Dependent variable in this research is Human Development Index and independent variable is government expenditure in education sector and health sector, economic growth and poverty. The time period in this study is six years from 2010-2015. The results revealed that in West Sumatera Province there are four regional quadrants based on Klassen Tipology. In addition, from panel data regression results, government expenditures in the education, health and poverty sectors has a positive and significant effect on human development index in West Sumatera Province, while economic growth has positive and not significant effect on HDI value in West Sumatera.

*Keywords: FEM, Klassen Tipology, HDI, Government expenditure in education and health sector, Economic growth and poverty.*

## **The Disclosure of Intellectual Capital on Annual Report in Financial Sector Firms in Indonesia**

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### **ABSTRACT**

This study aims to describe the extent of Intellectual Capital (IC) in the financial sector firms in Indonesia. IC is an aspect existing in the component of Corporate Social Responsibility (CSR) which is reported in the Sustainability Reports (SR). Even though, there are many researches discussing the influence of IC to the firm's value, the research discussing widely reporting of IC to SR is slightly limited. According to previous research, the degree of disclosure is still low in Indonesia. Using the content analysis to describe the category of Intellectual Capital related to intangible assets: human capital, organizational capital, and relational capital. This study involved the financial firms listed in Indonesian Stock Exchange (IDX). This study is expected to provide the broad description of IC disclosure in Indonesia and to examine the increasing of disclosure every year. Moreover, this study is interesting to conduct because the firm disclosure is still provided voluntarily. The research is using a descriptive analysis with content analysis technique to the annual report of financial firms in Indonesia. This study will give contribution to the principle of transparency in the firm disclosure as a part of Corporate Governance principle.

*Keywords: Intellectual capital, Disclosure, Annual report.*

## **Analysing Religiosity, Health Consciousness and Ethnocentrism in Muslim Consumer Behaviour**

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### **ABSTRACT**

Foreign brands have become popular choices among customers in Indonesia. For example, 60% of Indonesia's franchise companies are foreign brands (Suhendra, 2013). There is no doubt that this is a very challenging moment facing by Indonesian local Enterprises, including in West Sumatra.

While Minangkabau people, whose majority are Muslims, were known as source of entrepreneurs (Games *et al*, 2013), a new strategy is urgently needed to survive in the market place. In terms of religiosity, the present study investigates whether being *extrinsic* or *intrinsic* has an effect on the respondents' purchase decision in buying local food products. Beside that, this study also considers the ethnocentrism level of being "Minangkabau people" instead of being Muslim (alone) as representing their tendency to buy Minangkabau (local) food products.

The changing of behaviour in choosing healthier products besides ethnocentrism and religiosity would also be considered in purchase decision. The data would be taken by a survey of n=350 respondents of people who bought Minangkabau local food products which made by Small and Medium Enterprises.

While Muslims are regarded as one *ummah* and this has influenced Islamic marketing perspectives (Wilson et al. al., 2013), the present study would see whether ethnocentrism and health consciousness provide better explanations regarding the purchase decision of "Minangkabau people" to buy food products of Small and Medium Enterprises. "Minangkabau people", in the present study, see an immediate impact on Indonesia's economy such as abundance of non-local brands as a threat as local Minangkabau original brands thus becoming reasons to buy local brands. Implications of designing Islamic marketing theory are addressed.

## **Asean Economic Community (AEC) and Informal Labor in Medan**

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### **ABSTRACT**

End of December 2015 Asean Economic Community (AEC) effectively in Indonesia. It has encouraged Indonesia for competitive with another country as member Asean. It focus on Indonesia's Labor Market in Southeast Asia where we known human resources Indonesia had no rival because still have lower quality than others. The expert and special profession would be stay and visiting to Indonesia to join the certain position or function, that is free trade for AEC. It would happen with domestic government regulation. It had effective for formal labor domestic and had different for informal labor domestic. Need more attention for informal labor domestic in free trade AEC because Medan is the biggest city in Sumatera Island in Indonesia so must be able has a good rivalry. Medan is one of the city has unique and popular in Indonesia. The informal labor can be increasing the productivity by create or increase the high quality local products by sell value with good price, so the people in Indonesia and or Southeast Asia could be knowing it. Informal labor Indonesia be competitive in Asia by their product and then the income will be increasing. This process has applied by the home industry sector informal labor in Medan. The local product from Medan will be distributing in whole Indonesia and so international market and this was as a good productivity for home industry sector by informal labor in Indonesia especially for Medan.

*Keywords : AEC, informal labor, home industry sector, Medan*

# **The Development of Small and Medium Enterprises (SMEs) of Batik Tanah Liek Minangkabau West Sumatra through Brand Equity and Experiential Marketing**

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## **ABSTRACT**

Brand plays an important role in supporting the growth of SMEs. Therefore, every SMEs must have a strong brand equity. Brand equity is a set of assets and brand liability linked with a brand, name, symbol, which enable to increase or decrease the value of a product or service to company and customer. The concept of brand equity consists of five dimensions: brand awareness, brand association, perceived quality, brand loyalty and other proprietary brand assets. Previous studies have shown that brand equity affects consumer preferences and purchase intentions.

Experiential marketing is a marketing approach to consumer emotions. Experiences are events that engage individuals in a personal way. The more positive a person experiences with a particular product or service before or after the purchase process, the higher a person intends to make a purchase.

Based on the above explanation, this study is purposed to analyze the effect of brand equity dimensions (brand awareness, brand associations, perceived quality) and experiential marketing to purchase intentions of batik tanah liek Minangkabau from SMEs in Padang. A questionnaire-based survey will be used to investigate the population of the research using purposive sampling technique.

The results of this study will contribute not only to SMEs but also to government. For SMEs, identifying the indicators of each brand equity dimensions and experiential marketing that affect purchase intentions, thus can focus on improving them. Furthermore, the result can be useful for the government as the insight to develop appropriate policy related to SMEs development.

*Keywords: Brand Awareness, Brand Associations, Perceived Quality, Experiential Marketing, Purchase Intentions.*



## **An Examination of SME Innovation Outcomes in an Emerging Market**

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### **ABSTRACT**

Despite the abundance of literature on SME innovation, this interlinked and complex concept requires further investigation. The present study examines Minangkabau SME innovation in order to see whether Minangkabau SME innovation has contributed positively (or negatively) to Minangkabau SME performance as a whole. More often than not, innovation is seen as a way to create organisational changes. However, there is a lack of detail about how these changes actually have particular impacts on SMEs. Innovation is costly and there is no guarantee decisions to innovate will enhance performance. For example, it is not an easy decision for SME owners to expand their market with new strategies such as new product's packaging as it would be costly.

The present study uses the conceptualisation of innovation outcomes used by Simpson, Siguaw, and Enz (2006). Innovation outcomes are the result of an innovation orientation that could have a positive or negative impact on business organizations (Simpson, Siguaw, & Enz, 2006). Innovation outcomes also reflect the organization's ability to benefit from the implementation of innovation (Sawang, Unsworth & Sorbello 2007). In line with these conceptualizations, the present study examines three variables. These are innovation capability as a representative of innovation orientation, innovation outcomes, and performance in particular financial performance.

A survey would be undertaken with Minangkabau SME owners to examine relationships between innovation capability, innovation outcomes and performance. It would be interesting to see whether innovation capability have an effect on positive outcomes and/or negative outcomes which in turn may have an effect on performance. Data would be collected from 220 Minangkabau SME owners residing in four cities in West Sumatra. A partial least squares approach would be used to analyse the data and estimate the suggested structural models. Minangkabau is a source of entrepreneurs in Indonesia. However, Minangkabau SME owners have been struggling in dealing with the new era of competition and changes in the context of Indonesia as an emerging market (Games, 2015). It is expected that their innovation implementation could be seen as a double-edged sword as it may be harmful for their organisations in terms of short-term objectives. It remains to be seen whether Minangkabau SME owners could benefit their innovation activities which can lead to a better business performance in the near future.

# **The Analysis of the Effect of Environmental Information Disclosure on Environmental Performance and Its Implications on Financial Performance: in a Green Business Accounting Perspective**

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## **ABSTRACT**

Nowadays, business are faced with external pressure from stakeholders about social issues. People are becoming aware of the importance of environmental sustainability for human survival. The company's activities is one contributor to environmental degradation. As reviewed in the literature, in the context of corporate social responsibility, the company's activities are not only profit-oriented but also people and planets, known as Triple Bottom Line (3P).

Environmental issue is one of important issue that has to be accommodated by company. Actually, based on many researches, companies those care and aware to environment or have good environmental performance, will have good financial performance. Environmental accounting known as the concept of green business accounting has actually started growing since the 1970s in Europe, followed by more research related to the green accounting issue in the 1980s. Green business accounting is a growing field, focusing on factors such as resource management and environmental impact, in addition to the revenue and expenditure of the company. Green business accounting is a type of accounting that tries to calculate and report environmental aspects into the company's financial statements.

This study is a qualitative research and a literature review, which discusses the influence of environmental information disclosure on environmental performance and financial performance in perspective green business accounting. This study uses the approach of economics / business management. From the discussion of various literature can be concluded that the disclosure of environmental performance as corporate social responsibility can affect the financial performance. The company will disclose an information if the information will increase the value of the company.

*Keywords: Green business accounting, Disclosure of environmental information, Environmental performance, financial performance.*

## **Does Social Capital Affect Migration?**

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### **ABSTRACT**

This study examines the effect of village “bonding” and “bridging” social capital on internal migration in Indonesia. The argument goes as follows: because social capital affects the return to entrepreneurship and the quality of social insurance, social capital should determine an individual decision to migrate. Three issues emerge from this argument: whether it is the low or the high skilled individuals who migrate from their community; whether the individual is more likely to migrate from a low or a high social capital area; and finally, who returns to their community after migration. This study also analyzes the effect of social capital on migration and selection: whether social capital encourages or discourages migration and whether it strengthens or weakens the migration selection. Using the Indonesian Family Life Survey (IFLS), this study finds that (i) migration, in general, was positively selected: higher skilled individuals were more likely to emigrate from their community, and lower skilled emigrants were more likely to return; (ii) bonding social capital weakened the positive selection, but bridging social capital strengthened it; and (iii) bonding social capital discouraged emigration, and bridging social capital facilitated return migration.

*Keywords: Social capital, Migration, Self-selection*

## **Bad Debt Preventing Model Based on Mapping of Payment Pattern**

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### **ABSTRACT**

Bad loans is inability of debtor to pay the credit to financial institution. This inability is caused by several factors, those are from internal factors (Sinkey and Greenawalt, 1991, Kwan and Eisenbeis, 1997, Salas and Saurina, 2002) and from external factors that can not be controlled by the company (Breuer, 2006).

Bank credit policy is initially more focused on assessment of financial risks of of client that assessed by Five Principle of Credits, those are Character, Capacity Capital, Colateral and Condition. However, the assessment can not prevent effectively the occurrence of bad debts. This happens because there is still unmatch between the operating cash inflow pattern of the client and the offering installment pattern (scheme) from the financial institution.

This research develops a bad loans preventing model based on installment pattern that match with the operating cash inflow pattern of business clients. Central Bureau Statistics of Indonesia has classified ten business sectors. This research used questioners to collect pattern of cashinflow data from 300 small medium enterprises from various business sectors in three districts in Lampung Province to find pattern of each business sectors.

The research finds that there are 16 schemes that combined from loan installment pattern from the bank and operating cash inflow pattern of business. Ten of these schemes will be categorized as secure from non-performing/bad loan problems, that is called as bad loans preventing model.

*Keywords: Bad Debt, Installment Payment Pattern Scheme, Cash Flow, Bussines Operation Cycle.*

## **Analysis of Model Development of Government Support in Developing SMEs in Lubuk Alung District of West Sumatera Padang**

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### **ABSTRACT**

The purpose of this research was developed a model of government support in the development of micro, small and medium enterprises (SMEs) in Lubuk Alung sub-district. This research used SEM-PLS approach (Structural Equation Modeling - Partial Least Squares) with smartPLS software v.3 as data analysis and processing tool. The data was primary data which is result of interviewed to 30 respondents with purposive sampling technique. The result showed that SMEs development was influenced indirectly by government support variables reflected by manifest (DK2, DK4) through access to finance (AK2, AK3), technology (T2, T4, T5), and education (P1, P2, P3) which has a strong enough effect. While the variables of managerial ability (KM3) and marketing challenge (TP2, TP3) give a weak direct effect with  $R^2$  value for financial access variables are (0.159), technology (0.101), education (0.065) and developmental variable of SMEs (0.533). The government must be really serious in supporting the development of SMEs, because government intervention is needed by the perpetrators of SMEs crackers in Lubuk Alung district.

*Keywords: Government Support, SMEs Development, SEM-PLS.*

## **The Future of Retail Sukuks Issued by Indonesia Government: Review of *Sharia* Financial Literacy**

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### **ABSTRACT**

Since *Sukuk* has become an alternative to fund national budget, Indonesian government has issued some serial institutional and retail sukuku. Retail sukuku which especially target retail investors are more likely less attractive since last serial retail sukuku issued by Indonesian government are valued at discount by market after their initial offering. This study attempts to investigate the association between retail investors' *Sharia* financial literacy and their willingness to buy government retail sukuku by using the sample of Indonesians who are potentially targeted as investors. By using the modification of OECD financial literacy factors, this study expects that lower literacy on *Sharia* finance could lower the intention of retail investors to buy *Sharia*-compliant securities, including sukuku issued by Indonesia government. This study also expects the importance of returns from *Ijarah* used by sukuku since the character of *Sharia-constraint* investors is categorised as social investors who aim "*doing well while doing good*".

*Keywords: Retail sukuku, Sharia finance, Financial literacy.*

## **Analysis of the Model of Impoverishment Risks and Reconstruction and Household Welfare Involuntary Resettlement Koto Panjang District of Lima Puluh Kota**

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### **ABSTRACT**

Dam construction causes household to move by force. To overcome this, the government conducted an involuntary resettlement program. Many previous studies have shown that involuntary resettlement programs have a negative impact on people's well-being.

This research tries to study the condition of household welfare before moving and after moving. To assess household welfare, the Impoverishment Risks and Reconstruction (IRR) model consists of 8 indicators of impoverishment and welfare indicators consisting of 10 indicators of happiness.

This study also examines how the relationship of compensation and social capital to the welfare of households using the Structural Equation Model. From this model will be expected to bring new model to give input to the recommendation for government policy in the future.

This research takes place in two villages in Kabupaten Lima Puluh Kota, Tanjung Balik and Tanjung Pauh. The sample used in this study was 100 households taken at random.

*Keywords: Involuntary resettlement, IRR, Compensation, Social capital.*

## **Are Sharia-compliant Investors Rational or Herd?**

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### **ABSTRACT**

Pro and con on whether investors are rational in selecting investment asset have discussed in literature, including for non-financial constrained investors such as Sharia-constrained investors. In this study, we investigate the behavior of Sharia-compliant investors in selecting Sharia-compliant stocks by examining their rationality. We test whether they are rational or herd in picking stocks which are included in Jakarta Islamic Index (JII) in bullish and bearish market. By proxying the behavior with Cross Sectional Standard Deviation (CSSD), we find the rational behavior of Sharia compliant investors in both market condition, suggesting that they do not mimic the market in selecting JII members. The results are robust when we use Cross Sectional Absolute Deviation (CSAD). We suggest that the rationality is driven by the lower number of investment sets that makes investor can use publicinformation in selecting Sharia-compliant assets.

*Keywords: Rational investors, Herding, Sharia-compliance*



**The Analysis of Understanding and Awareness of Taxpayer to Income Tax  
(Study of SMEs in West Sumatera)**

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**ABSTRACT**

This research is to investigate whether SMEs in West Sumatera already has Taxpayer Identification Number in running their businesses. Since taxpayer Identification Number is an obligatory both for individual and businesses. Moreover, this paper also aims to seek the SMEs in West Sumatera if they have an adequate knowledge of taxation, including form filling, calculating, and pay their income tax based on the regulation. The method used in this research is mixed method. Qualitative and quantitative analyses are done to obtain the data and information. The questionnaires are distributed to 300 SMEs in West Sumatera and the interview is carried out to obtain more information about the obstacles faced by the SMEs related to the administration from filling the Annual tax Return, calculating the Tax Due, until tax payment. It is believed that the research will give contribution to academician, government and the taxpayer itself.

*Keywords: Taxpayer Identification Number, Annual Tax Return, Tax Due, Income Tax*

## **Total Quality Management and Organizational Performance of Universities in Padang: A Mediating Effect of Dynamic Capabilities**

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### **ABSTRACT**

This study aims to investigate the relationship between Total Quality Management (TQM) and organizational performance of universities in Padang by dynamic capabilities as a mediator. This research is a causative research and the population of this study is all study programs from universities in Padang. Moreover, this study has deployed 100 study programs as the sample. By using Hierarchical multiple regressions, this study found that TQM and Dynamic capabilities are the antecedents of organizational performance. Surprisingly, we also found that TQM also has a significant indirect relationship with organizational performance through dynamic capabilities as a mediating variable. Accordingly, the link between TQM and organizational performance is partially mediated by dynamic capabilities. However, this study also has some limitations, such as cross-sectional study and only focused on Padang universities. Therefore, it has a generalizability problem. Hence, for the future study, it can be conducted in some areas, such as Sumatera and Java. Finally, future study might investigate these variables in a longitudinal study which gives more plausible results.

*Keyword: Organizational Performance, Total Quality Management, Dynamic capabilities*

## Optimal Portfolio for Investments Based on Rupiah Exchange Rates with Geometry Brownian Motion

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### ABSTRACT

The problem of investment in the rupiah exchange rate in the stochastic model is how the management of funds in the movement of exchange rates that follow stochastic process in the form of geometry Brown motion. Investment decisions can be taken with regard to expected returns with minimal risk. The implication in minimizing risk is to use the mean-variance model in the Markowitz model by determining the optimal portfolio in some rupiah exchange rates with geometry Brownian motion. The rupiah exchange rate can be accessed through Bank Indonesia website which is a daily data period from 1 January to 31 December 2016. Rupiah exchange rates that qualifies geometry Brown motion are Singapore Dollar (SGD), Malaysian Ringgit (MYR), Korean Won (KRW), EURO (EUR) and Canadian Dollar (CAD). Portofolio with the smallest risk is 0.31% with return rate 0.20% with the proportion of each exchange rate against SGD 67.30%, MYR 14.40%, KRW 11.40%, EUR 2.75% and CAD 4.13%. This shows that investment in SGD is still the best option in the rupiah exchange rate during the year 2016.

*Keywords: Optimal portofolio, Exchange rate, Markowitz model, Geometry brown motion.*

## **Psycho-Economic Phenomenon, Opportunism and Entrepreneurial Failure**

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### **ABSTRACT**

This paper aims to introduce and further, to discuss the possible psycho-economic phenomenon that leads to the entrepreneurial failure. Several research and studies have indicated that the deterministic, emotive and voluntaristic factors are the most prominent psycho-economic phenomenon that affect the entrepreneurial failure. However, this paper views that the phenomenon is not only limited into that categories as it believes that the opportunism can also contribute to the entrepreneurial failure. This paper uses the quantitative approach in terms of a causal analysis that relates the existing arguments regarding psycho-economic phenomenon influencing the entrepreneurial failure and adding them with the existence of opportunism as another possible construct/factor in the entrepreneurial failure. Sample is 225 young entrepreneurs in Padang, Indonesia, who have experienced failures in their business. Analysis was undertaken by using regression analysis in which statistical tool was operated. It is found and can be inferred from the study that the opportunism in a lesser to a bigger degree together with other psycho-economic phenomenon, affects entrepreneurial failure. The study argues that the opportunism might not only be viewed as one source of entrepreneurial success, but in reverse, it may also be considered as a source of the entrepreneurial failure. This finding clearly demonstrates the originality and value of this study and paper, in which it argues that the opportunism can also be viewed as one psycho-economic phenomenon - apart from the other existing psycho-economic factors (deterministic, voluntaristic and emotive) - that can influence entrepreneurial failure.

*Keywords: entrepreneurial failure, psycho-economic factors, opportunism, deterministic-voluntaristic-emotive factors*

# **The Formation of Entrepreneurial Culture: A Psycho-Cultural Evidence of Minangkabau Tribe**

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## **ABSTRACT**

This paper aims to introduce and to discuss how entrepreneurial culture of a tribe is formed as a combination of perceived values, cultural dimension, kinship system and informal cultural based entrepreneurial learning of a society. Using the evidence of Minangkabau tribe in West Sumatra-Indonesia as the context, this paper operates qualitative approach in terms of descriptive-observatory analysis to show and to describe the formation of entrepreneurial culture in one particular enterprising society. Analysis is founded by considering the element of cultural dimension, perceived values, kinship system of Minangkabau tribe and relate them to entrepreneurship

The study considers and argues that the combination of perceived value, cultural dimension, kinship system and informal cultural based entrepreneurial learning have brought a direct and/or an indirect positive influence to the formation entrepreneurial culture of a society. It is found that the Minangkabau tribe is experiencing very supportive social environment as the result of this particular circumstance. Originality and value of this paper lie on the efforts to reveal entrepreneurial culture in one of the most entrepreneurial ethnicities in Indonesia (Minangkabau tribe) by considering its psycho-cultural overview, in which a model of the formation of entrepreneurial culture within this tribe is drawn and introduced.

*Keywords: perceived value, cultural dimension, kinship system, informal cultural based entrepreneurial learning, psycho-cultural overview*

**Antecedents of Student's Business Start-Up in Higher Education  
Context : A Study in West Sumatra Province**

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**ABSTRACT**

This research aims to investigate effect of student's entrepreneurial intention to start-up business based on attitude toward entrepreneurship, perceived structural support and perceived relational support. It is important to analyze the quantity based on student's perspective of making their own career in entrepreneurial area. Entrepreneurial intention can bring the self-efficacy as job maker that bring students can create the job and decrease unemployment. The survey was conducted using a self-administrated questionnaire to higher educational students from both public universities and private universities in West Sumatra Province-Indonesia which offer entrepreneurship subject in their curricula. The data were drawn from 148 university students who voluntarily participate in the survey. The results of partial least squares (PLS) supported that attitude toward entrepreneurship, perceived structural support and perceived relational support significantly affect student's entrepreneurial intention, and student's entrepreneurial intention significantly influences students to start-up their own business.

*Keyword: Entrepreneurial Intention, Business Start-Up, Attitude Toward Entrepreneurship, Perceived Structural Support, and Perceived Relational Support.*

## **The Role of Financial Inclusion Sharia Banking for Poor People in West Sumatera**

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### **ABSTRACT**

Islamic banking with franchise arrangements provide various types of financial services that are sharia. However, the people of West Sumatra face many difficulties in understanding and finding Islamic banks in their financial transactions. Although, sometimes Islamic banks have provided different schemes with conventional banks to accommodate the people of West Sumatra, who are predominantly Muslim, but people sometimes prefer only certain banks to provide services that satisfy customers or do not use them at all. This study was conducted to analyze the prospects and perspectives of low income West Sumatran community on financial inclusion in sharia banking and also to analyze the various factors that determine the inclusion of Islamic banking finance as well as to assess the level / expectations of the community on the inclusion of finance of sharia banks in West Sumatra. The statistical tools used by researchers for the analysis were Mann-Whitney Rank Sum U-Test, Kruskal Wallis Test, Weighted Arithmetical Mean, Chi-square Test and One Way ANOVA. The results of this study illustrates that the people of West Sumatra are familiar with sharia banking but many still have not chosen to have an account in sharia banking. MUI fatwa and sharia banking system are not fully understood by the people of West Sumatra who are predominantly Muslim. The selection of many bank accounts is based on the ease of reach and location. However, the general perspective of the community against Islamic banks is very high that looks at the public expectations that Islamic banks provide a sense of fair and high comfort.

*Keywords. Bank Syariah, Financial Services, Financial Inclusion, Perspective*

## **Determining Factors of Successful Use Human Resource Information System in Andalas University**

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### **ABSTRACT**

This study aims to analyze the factors of determine the successful use of Human Resources Information System (HRIS) at Andalas University. The determinants for successful use of HRIS consist of relative advantages, conformity, convenience, experience and capability in using HR management through information systems. Objects in this study are permanent lecturers who have been lecturer certified at Andalas University. Data collection in this study is use primary data with questionnaire and using a quantitative approach. The distribution of questionnaires was conducted to lecturers teaching at Andalas University which will then be analyzed to test the research hypothesis. Method of data analysis used in this research is SEM method with PLS. Results show that all determinant factors have positive and significant for successful use of HRIS. This is can be encourage Andalas University is getting ready to change the legal status of Public Service Agency (BLU) to Higher Education of Legal Entity (PTBH). The output of this research will be expected to contribute to all stakeholders with higher education institutions in Indonesia, especially in West Sumatra, especially related to the successful implementation of HRIS.

*Keywords: Human Resources Information System, Lecturer, Andalas University*



## **Implementation SWOT-Balanced Scorecard Method in Designing Performance Measurement System**

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### **ABSTRACT**

XYZ Hospital is the only one hospital for cardiac diseases in Padang, West Sumatra. This hospital founded by Yayasan Jantung Indonesia (a foundation purposed to heal and prevent cardiac problem in Indonesia). This hosital is intended as a nonprofit hospital that commit to serve people. This Bed Occupation Rate / BOR, standard given by Health Department of Indonesia of this hospital was still very low, i.e. 20,2% compared to National standard, between 60-85%. This performance results in low revenue than expected. Cash flow then becoming a big question since and unstable nature of flow number of incoming patient. The Hospital have to find effective way to increase the revenue by increasing number of patients either for medical checkup, outpatient treatment and inpatient treatment. XYZ hospital is still using traditional management control system to measure their performances, based on profit earned for each period. So, to solve these problems it is necessary by hospital to have their own measurement system which is able to guide the operation system that is suitable to its purpose, vision, mission, condition, and situation the hospital faced. This research was conducted to help XYZ Hospital by designing performance measurement system using integrated SWOT - Balanced Scorecard method.

*Keywords: Balanced Scorecard, SWOT, Key Performance Indicators (KPI).*

## **Investigating the Auditor's Dilemma: Fulfilling Prophecy Effect and Public Watchdog Function in the Issuance of Going Concern Opinion**

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### **ABSTRACT**

The root problem in auditing is subconscious bias resulting from the nature of relationship between auditor and its client. We used cognitive approach which connects throughput model and moral seduction theory in investigating the mechanism through which auditor's decisions making process may be unintentionally biased by conflict of interests. By using hypothetical scenario, we conducted a laboratory experiment among accounting students as representative of auditors to test how conflicting effect of self-fulfilling prophecy and the of auditors to protect public interest may be subconsciously influence auditors' reluctance to issue going concern opinion. This study contribute to existing auditing literatures regarding judgment in and decision making. Implication of this finding will be further discussed in this paper.

*Key Words : Auditing, Moral seduction, Going concern, Ethical dilemma*

## **Analysis the Influences of Fiscal Decentralization on BPHTB and PBB-P2 on Local Revenue (PAD) of Regencies or Cities in Indonesia**

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### **ABSTRACT**

This study aims to examine and analyze the empirical influence, distribution of fiscal decentralization degrees, and fiscal imbalances of regencies / cities before and after BPHTB and PBB-P2 are calculated in local tax revenues in Indonesia. The variables used in this study are the budget of BPHTB, PBB-P2, PAD, and total regional income in each regencies / cities and population in each province in Indonesia. This study is an empirical study by processing data that available on periodically basis from 2014-2016. Characteristics of population in this study is based on different types of local taxes so that the population in this study is the entire budget of BPHTB and PBB-P2 in 501 regencies / cities in Indonesia. In this study, the samples used are 268 regencies / cities due to incomplete data in some regencies / cities. Then in the data analysis used quantitative approach, paired sample t test, and Williamson Index.

*Keywords: fiscal imbalance, BPHTB, PBB-P2, PAD, regional income, and fiscal decentralization degrees.*

## **Entrepreneurial Education and Sustainable Development, a Review of Inclusive Education in Padang Municipality**

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### **ABSTRACT**

The center of global Sustainable Development Goals (SDGs) is education, which implies the success of education is a key aspect of for other goals. SDGs in education stressing its inclusive and equitable quality and character, which every child gets an education according to their ability and talents. It's expected in future they become a better quality of human resources contributing to development. It is quite challenging to know what kind of education that needed by the children, especially those who faced the problem of social exclusion. This qualitative study – based on a single case in Padang municipality, West Sumatra Province – explores which education that needed by the children with social exclusion problems and its contribution to inclusive education program helping in achieving educational goals, toward sustainable development. Data was collected through the study of documents, through interviews and through observations, before being analyzed using content analysis. The study found that entrepreneurial education is one of the solutions in encouraging the children to come to school and develop their ability and talent. This finding provides understanding about the role of entrepreneurial education in creating inclusive education toward sustainable development.

*Keywords: Entrepreneurial education, sustainable development, inclusive education, social exclusion*

## **The Influence of Intellectual Capital on Productivity**

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### **ABSTRACT**

This purpose of this research is to investigate the influence of Intellectual Capital (VACA, VAHU, STVA) on productivity. The productivity is measured using asset turnover (ATO). This research uses a sample of banking companies that are listed in Indonesia Stock Exchange from 2013 to 2016 research period. The sample is chosen using a purposive sampling method, obtained 28 banking companies from 2013 to 2016. This is an empirical study using PLS for the data analysis. Research results show that intellectual capital has a significant positive influence on productivity.

*Keywords: Intellectual Capital, Productivity, Partial Least Square (PLS)*

## **Job Enrichment and Quality of Work Life on Work Satisfaction and Effect on Employee Performance at PT Kedaung Group**

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### **ABSTRACT**

This study aims to analyze the influence of job enrichment and quality of work life on job satisfaction and employee performance. The problem is job enrichment and quality of work life have an effect on to job satisfaction of employees and whether job satisfaction influence to employee performance. To test the research hypothesis of PT. Kedaung Group was asked to answer questionnaires about how they respond about job enrichment, quality of work life, job satisfaction and performance by using a sample of 50 respondents. The data obtained were analyzed using SPSS Program Version 1.6. The result of regression analysis from the first hypothesis is  $Y = 2,689 + -0,176X_1 + 0,975 X_2 + \varepsilon$ . Testing of the first hypothesis shows that job enrichment and quality of work life have an effect on job satisfaction and for hypothesis both job satisfaction influence to employee performance.

*Keywords: Job Enrichment And Quality Of Work Life, Job Satisfaction, Employee Performance*

## **The Moderating Role of Proactive Personality on the Relationship between Feedback-Seeking Behavior and Newcomers' Creativity: A Research Agenda**

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### **ABSTRACT**

Previous studies have examined the factors which influence employee creativity in an organization. They focused mainly on “old comers” and less on newcomers. The proposed research will give new insight into the literature on creativity and newcomers and may provide practical insight into newcomers' creativity in organizations. The proposed research uses individual differences and contextual factors as predictors of creativity. It hypothesizes that feedback-seeking behavior, both feedback inquiry and feedback monitoring, is associated with newcomers' creativity. In addition, the relationship is moderated by proactive personality. Feedback-seeking behavior provides the opportunity to be creative, but only if an individual has a sufficiently proactive personality will creativity be expressed.

*Keywords: Feedback-seeking behavior, proactive personality, newcomers' creativity*

## **The Influence Analysis of Global Mindset and Cognitive Style to Entrepreneur Intention**

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### **ABSTRACT**

Entrepreneur intention is a psychology aspect that show behavior to interest and like when doing an activity. This research examines direct and indirect relationship between cognitive style and global mindset to entrepreneur intention. The indirect relationship use personal financial management as intervening variable. The object research is minang people that live in west sumatra. Number of sample used in this research is 148 people. The data sample that have been collected is analyzed by path analysis method. The reserch show same result between direct and indirect relationship of cognitive style and global mindset to entrepreneur intention. On Direct relationship reveal that cognitive style does not have influence entrepreneur intention significantly while Global mindset has. Moreover, on indirect relationship that use financial management behavior as intervening variable, cognitive style also does not have influence entrepreneur intention while global mindset has influnce significantly.

*Keywords: Entrepreneur intention, cognitive style, global mindset and financial management behavior*



# **The Impact of Local Government Regulation Interm of Street Vendor (PKL) and the Existence of Modern Maket on Street Vendor Income and Poverty in Padang**

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## **ABSTRACT**

Street vendors (PKL) are play important role in economy were not many formal jobs have been created. Street vending is trading location for many poor people depend on to survive. However, existence of street vendors is debatable. The number of street vendors have also been increasing significantly. They choose street to trade to avoid formalization cost such as rent, taxes and licences, and they have created various problems such as road traffict congestion, bad sanitation, crime (pick- pocketing), and inconvenient condition for pedestrian. Local government has been putting up formal market infrastructure and relocate them in to formal market so that street vendors can trade in an orderly, however they keep trade on the street. Beside that, the existence of modern markets such as mini-mart and supermarket have attracted street vendor customers then affect their income. This researcn attempts to examine the impact of local government regulation and modern market on street vendors income. Whether both conditions will decrease their income or not and finally influence their welfare. This paper selects 100 people as sample that located in Pasar Raya (50 street vendors) and Purus Coastal area (50 street vendors). The methodological tools used to collect data were primay and secondary data. Primary data was collected by using survey questionnaires which had both closed and open ended quations. The data will be analyzed by using cross tab analysis. The finding is predicted that both government regulation and modern market will influence street vendors income then affect poverty.

## **Financial Development and Economic Growth in West Sumatera Province: An ARDL-Bounds Testing Approach**

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### **ABSTRACT**

The objectives of this study are to analyze the influence of financial development on economic growth in West Sumatera province using quarterly of time series data for the period 2005 to 2016. This study uses the Autoregressive Distributed Lagged (ARDL-bounds) testing approach to co-integration to estimate the relationships among variables. The financial development indicators used in this study is financial credit. The results of the ARDL model estimation indicate that the variable is cointegrated and there is a long-run relationship between the variables, and therefore, there is a long-term causal relationship. The long-run estimation results disclosed a significant positive relationship between economic growth and financial development in West Sumatera, where economic growth is found to be significantly influenced by financial development indicators.

*Keywords: Economic growth, financial development, ARDL-Bounds Testing Approach*

## **A Study of Competence and Motivation of Employees to Achieve Performance in a Supermarket**

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### **ABSTRACT**

This study aims to examine the perceptions of the influence of competence dimensions, work motivation on performance at Self Employee X in City of hammer. This research is an explanatory research of the influence of variables (explanatory research), by using survey approach. Data were collected through questionnaires distributed to 135 employees (as respondents) who returned questionnaires as many as 108 people, and then analyzed by path analysis techniques, using SPSS 21 software assistance. The results showed that there was a direct and significant influence between competence and performance of 0.416. The influence of competence on performance can be strengthened if there is work motivation that influences the competence. The value of the effect of employee work motivation on performance indirectly is 0.294 with a significance of  $0.020 < 0.050$ .

*Keywords: competence, work motivation, performance.*

## **Application of Reasonable Value and Volatility of Comprehensive Profit: Return and Stock Price Volatility**

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### **ABSTRACT**

This study provides evidence of the effect of the relevance of the risk of comprehensive profits and the application of fair value to financial instruments at banks listed on the Indonesia Stock Exchange 2013-2015. The relevance of the comprehensive profit risk and the fair value of financial instruments is measured by looking at the effect of comprehensive profit volatility, derivative liabilities, and gain/loss on available-for-sale securities, on stock returns and comprehensive profit volatility. The book value of equity and abnormal earnings are used as control variables. The data in this study were analyzed by using multiple regression. The results of this study indicate that the comprehensive profit volatility, derivative liabilities have no positive effect on stock returns, but the gain/loss of available-for-sale securities have a significant positive effect, while the comprehensive profit volatility and stock price volatility have no positive effect. This indicates that in analyzing investment decisions, investors use fair disclosures on the gain/loss of available-for-sale securities presented in the comprehensive statements of income.

*Keywords: Profit, Return, Fair Value, Stock.*

## **Analysis of Some Factors Affecting To Human Development Index in Sijunjung District**

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### **ABSTRACT**

The purpose of this study is to know and analyze the some o factors that affect to the Human Development Index in Sijunjung District. The data used in this study is secondary data during the period 2003-2015. To find out how far the influence of life expectancy variable, per capita income, average of school duration and literacy rate is used multiple regression equation. Based on the results of tests conducted it turns out the whole model of this regression equation can be used. This is evident from the larger F-count values of the F-tables ( $186.12 > 4.45$ ). Further test results also indicate that there is a positive and significant relationship between life expectancy variable and per-capita income to increase Human Development Index in Sijunjung district. Meanwhile, the mean variabies of school age and literacy rates also affected the Human Development Index score, but not significantly. In this regard, in order to further increase the future Human Development Index figures, the Sijunjung district government in particular the relevant SKPD needs to allocate the budget effectively and efficiently to support the increase of life expectancy and per capita income.

## **Capital Expenditures and Natural Risk Incentives: Investment Decision Made by Hotels in Padang**

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### **ABSTRACT**

In financial literature, investment decision is related to risk calculation and returns of proposed projects. Natural risk is one of risk sources considered by industries, including hotel industries. As a city with higher natural risk due to its potential earthquake and tsunami disaster, Padang did not undergo less investment from hotel industry. It even received new investment from domestic and international hotel chains. This study will examine three research question related to capital budgeting decision made by hotels which established after the 2009's earthquake in Padang. First, this study investigates the determining factors used hotels in Padang in their capital budgeting. Second question is that how natural risk affects business incentives acquired by hotel industry. Last question will examine the component of natural risk used by hotel industries in calculating cost of capital. The expected outcome of this study is that the positive expected cash flows earned by hotels exceed their costs including the future costs to pay natural risks. Then, this study estimates that the natural risk hedging taken by companies could be lower than the expected future incomes earned by hotels. This study also expects the inclusion of natural risk in estimating cost of capital of hotel project. The NPV calculation has already acquired the natural risk.

*Keywords: Natural risk, Capital Budgeting, Risk Incentives*

## **Build Good Governance through Village Financial Accountability**

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### **ABSTRACT**

In relation to the management of village funds, the government has prepared various implementing and technical regulatory instruments, such as Permendagri No. 113th 2014 on Village Financial Management. The newly formed Belitung Timur district in 2003 has never received an Unqualified Opinion, even for the financial statements in 2014, the district earned the Unqualified Opinion predicate that indicates the financial statements do not present fairly the financial position. The government of East Belitung Regency has not been able to prepare its financial report according to SAP, so it cannot be expected to give examples and guidance to the villages in the region, which in the end the villages cannot manage their finances properly. Research on administration and financial reporting of villages is still less. Research that has been done is usually done on the management of local finance at the district or city level. In this study, researchers used some previous research that is considered as a reference. The purpose of this research is to analyze the management of village finance in the form of administration, reporting, and accountability in Belitung Timur Regency as an effort to build good governance. The sampling technique used is simple random sampling with the number of samples of 13 (thirteen) villages from 4 (four) subdistricts of Belitung Timur. The research method use the qualitative approach with observation technique and structured interview.

*Keywords: village financial management, good governance*

## **The Effect of Religiosity, Ethical Judgment and Enviromental Concern on Green Purchase Behavior**

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### **ABSTRACT**

Applying the conceptual framework of value-attitude-behavior relationship, the present study investigates the role of religiosity as moderators on ethical judgment and enviromental concern to green purchase behavior. Using multiple regression analysis, the role of religiosity,ethical judgment and enviromental concern on green purchase behavior are investigated. The subject of the research is costumer in Padang. Results suggest that ethical judgment and enviromental concern positive significant to green purchase behavior. But, religiosity did not positive significant to green purchase behavior. Implications and directions for future research are discussed.

*Keywords:Religiosity, green purchase behavior, ethical judgment, enviromental concern*



## **The Influence of Human Capital on the Income of Hotel Industry Workers of Bukittinggi**

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### **ABSTRACT**

The aim of this study was to determine the influence of human capital towards the income of hotel industry workers of Bukittinggi. OLS (*Ordinary Least Square*) was used as the method of analysis by using survey data obtained from 85 respondents in 2017, but at the time of data processing from OLS model there was one assumption of classical assumption test that was violated, so the model was changed to WLS (*Weighted Least Square*). In this research, the dependent variable was the income of hotel workers in Bukittinggi whilst the independent variable was education, training, experience, age, gender, job status, and type of work. The result of this study shows that education, training, experience, and type of work are significantly and positively influencing the income of hotel industry workers in Bukittinggi.

*Keywords: human capital, income, age, gender, job status, type of work*

## **What Drives Knowledge Sharing Behaviour? A Conceptual Framework for Halal Tourism Sector**

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### **ABSTRACT**

Since knowledge is recognized as a valuable asset for organizations, many previous studies have investigated the emerging of knowledge management. In order to support the trend of halal tourism development, knowledge sharing is being a very crucial catalyst. It would generate numerous important knowledge for tourist to visit halal destination. Moreover, the advances of Information Technology via social media also facilitate the dissemination of knowledge and information more quickly, factual, and accurately. Given that study in this issue is new, academic interest has risen considerably in recent years. The current study only considered knowledge sharing behaviour in the educational institution and there is only a dearth research which focused on tourism. In this regard, this research offers a literature review of the driver of knowledge sharing behaviour for halal tourism sector. Therefore, this paper aims to provide a conceptual framework which presents the driver of knowledge sharing behaviour. Trust, social capital, and knowledge sharing intention were proposed as enablers of knowledge sharing behaviour.

*Keywords: Knowledge sharing behaviour, knowledge sharing intention, trust, social capital, halal tourism, conceptual framework*

## **The Impact of the Development of Cocoa Beans to be a Downstream Product to Increase Farm Incomes in Jorong Cubadak Kabupaten Tanah Datar**

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### **ABSTRACT**

Cocoa is one of plantation commodities main west sumatra also play a role important as producer regional foreign exchange , and as provision of employment opportunities and source of income for farmers .Demand cocoa the world is still very high which annually increased .Cooperatives cocoa ‘mandiri prima’ is one of the most potential cooperative in jorong cubadak kecamatan Lima puluhkota Kabupaten Tanah datar .Cooperatives cocoa mandiri prima has a member of as many as 46 one who reliable in administer the estate cocoa , only processing cocoa beans was not perfect so hasi processing cocoa beans feasible to for marketing .A method of activities will be implemented with group discussions and understanding fodder for participants a member of farmers cocoa .The discussion groups and for the delivery of material , it turns out it participants stated that they failed to in implementing fermntation cocoa beans becoming brown quality . It was because they did not understand technically the process.It becomes one of the problems for the government to increase production cocoa in the area.For that we need to review the how product development cocoa beans in kabupaten land these flat in order to increase farm incomes cocoa and can increase the value of value-added production.

*Keywords: value added production, Product, and income*

## **Analysis of Factors Influencing the Participation of Married Woman in Labor Supply in Indonesia**

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### **ABSTRACT**

This study has a purpose to analyze the factors which influence the participation of married women to work in Indonesia. The method of analysis that used in this study is Logistic Regression and data from National Social Economic Survey (SUSENAS) 2014. The dependent variable in this study is the participation of married women to work. independent variables in this study are the age of married women, education of married women, husband employment sector, husband's income and husband's working hours.

The results of the study showed that the age of married women, education of married women and husband's working hours has a positive effect on the participation of married women to work. While the husband employment sector and husband's income has a negative effect on the participation of married women to work.

*Keywords: age of married woman, education of married woman, husband employment sector, husband's income, husband's working hours and participation of married woman to work.*

## **Financial Development and Environmental Quality in Asean Region**

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### **ABSTRACT**

The purpose of this research is to analyze the impact of financial development into environmental quality in ASEAN region from period 1980 to 2013. This research use the estimation of panel data with through Fixed Effect Model (FEM). Because of the problem the happen in heterocadicity and autocorrelation so the author use the model of fixed effect GLS with *cross-section weight/SUR* and *cross-section SUR panel corrected standard errors* (PCSE) to solve about these assumption problem. Based on the result of the estimation and analysis found that financial developmet has positive and significant effect to the increase of CO2 emissions, so the research has conclusion that financial development has negative and significant effect to environmental quality in ASEAN region during 1980-2013 period. So, the increase of financial development will decrease the quality of environment in ASEAN region. The last, this research show the prove that *Enviromental Kuznets Curve* has inverted “U” shape by result of variable financial development quadrat ( $FD^2$ ) which has a negative score to CO2 emissions.

*Keywords : Financial Development, Enviromental Quality, Fixed Effect Model*

## **Optimize Revenue Contribution from Traditional Market BUMD (Case Study in Medan City)**

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### **ABSTRACT**

PD Pasar Kota Medan manages 51 traditional markets in Medan City. PD Pasar Kota Medan experienced problems that there is still empty space in the form of shop, kiosk, stand / table that has not been occupied, so the target of income is not reached. Potential space that is still available does not interest the merchants to open it. The amount of space where the selling is still a lot of course a burden for market managers. The interest of buyers who tend to prefer to shop in the modern market becomes an inevitable challenge. Optimizing the function of traditional markets is a step that must be done PD Pasar Kota Medan for traditional markets managed to attract the interest of traders and buyers.

The purpose of research to analyze the internal and external factors that affect the optimization of PD Pasar Medan revenue, as well as to formulate the recommendation of revenue optimization strategy at Pasar Pusat Pasar Medan. Data obtained from 7 (seven) competent parties with the development of traditional market operations, the data obtained were analyzed using 4 (four) analysis tools ie IFE, EFE, IE and SWOT.

Market Penetration Strategy is the right strategy to increase revenue from traditional market management. This strategy encourages PD Pasar Kota Medan to improve the suggestions and marketing of the goods, optimize existing employees and aggressive promotion

*Keywords: SWOT, Internal Factors, External Factors, Market Penetration Strategies*

**The Influence of Obedience Pressure to Audit Judgment with Burnout as a  
Moderation Variable  
(Study on Auditor at Public Accounting Firm)**

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**ABSTRACT**

This study aims to determine whether there is influence Obedience Pressure against Audit Judgment with Burnout as a moderation variable. Obedience Pressure is the pressure experienced by the auditor that creates a dilemma and affects his psychic, whether from a client, or a boss and a fellow auditor. Obedience pressure is expected to affect Judgment of auditor. Bournout is an emotional state, which a person experiences fatigue and saturation that has accumulated with regard to work. Burnout here allegedly can strengthen the influence of abedience pressure on Judgment auditor. This study uses primary data obtained by distributing questionnaires to auditors at Public Accounting Firm of Padang and Jakarta, each representing small town and big city. The measurement of each variable of obedience pressure, burnout and judgment of auditor adapted from previous researcher is Jamilah et al (2007) and Almer & Kaplan (2002). Using Moderated Regression Analysis (MRA) analysis techniques, it is expected to test whether there is any influence from Obedience Pressure on Audit Judgment and whether Burnout and Obedience Pressure interactions strengthen the influence of Obedience Pressure on Audit Judgment.

*Keywords: Obedience Pressure, Audit Judgment, Burnout.*

## **Quality of Life of Malaysian Bankers**

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### **ABSTRACT**

Quality of life (QoL) is an essential concept of every working individual. Quality of life denotes a proper balance both in work and personal life in achieving organisational productivity and job satisfaction. Bank staff deals with significant responsibilities, taking care the account, money, clients and many others. They work long hours and often must accommodate their working hours the time zones of major financial hubs. With many banks extending operating hours there is a need for work, life practices as well. Can these bank staffs juggle their office responsibilities and personal commitments well? This study attempted to find out the factors that influence the quality of life of bankers. A total of 110 bankers from few commercial banks in Klang Valley and Selangor participated as the respondents by answering a set of questionnaire. PLS-SEM analysis was employed, and the results showed that only two independent variables: family factor where t-statistics 4.398 ( $p=0.000$ ), and stress factor with t- statistics 6.138 ( $p=0.000$ ) have significant effects towards the quality of life. Work factor had no statistically significant relationship with quality of life, where the t-statistics was 1.159 ( $p = 0.247$ ).

*Keywords: Quality of life, Family factor, Work factor, Stress factor.*



## **Physical Environment as a Key to Enhance the Perceived Corporate Image Hospital in Bungo Regency**

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### **ABSTRACT**

Physical environment and contact personnel could be effectively utilized to strengthen the corporate image. Previous study were focused more on the impact, but in this study aims to give evaluate empirically the impact of physical environment and contact personnel on the perception of corporate image by impatient care facility. With data collected 100 patient exploring the payment system medical treatment, the result reveals the significant effect of physical environment to corporate image but contact personel not effect on corporate image. The result of both physical environment and contact personnel as well as their interactive effects on corporate image. The managerial and research implications of the reported study are. Therefore, hospital management should develop an organizational climate (such as recognition, additional reward, promotion, etc.) that can enhance a positive corporate image.

*Keywords : Physical environment, Contact personnel, Corporate Image*

## **Diversified Portfolio Formation of Shares through Stock Jakarta Islamic Index (JII) in Indonesia Stock Exchange**

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### **ABSTRACT**

Stock diversification in shaping the investment portfolio is use in order to avoid the risk of investment that the same or similar Relatively, when it is put on the same place by the investor. Jakarta Islamic Index (JII) is one of the indices in Indonesia Stock Exchange the which consists of a set of shares amounted to 30 selected from stocks that have meet the criteria of Islamic Sharia

This study Aimed to see what stocks are included in the JII index in the Indonesia Stock Exchange from January 2012 to December 2016 were eligible to be included into the investment portfolio. Portfolio Viewed performance measurements can be based on the value of Excess Return Portfolio (Alpha) generated. Portfolio performance calculation results Obtained 13 companies listed in the index JII is eligible to be included into the stock portfolio.

*Keywords: Return JII, Portfolio, Alpha*

## **Displacement, Impoverishment Risk, and Productive Capacity: Learning from The Impact of Koto Panjang Dam Development**

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### **ABSTRACT**

This study attempts to learn from the experience of relocated families due to the development of Koto Panjang Dam. Japanese loan has financed the dam construction and the hydropower station. The development has impacted economic growth, structural change, and income distribution. The paper has derived lesson from the field experience starting in 1996 before the inundation of the Koto Panjang lake. The field survey to the project displaced families has continued several times until 2017. In the early period of resettlement, most families have found a hardship in their living condition. The project initially seemed to signal an impoverishment risk. Most resettled families have reported a worse living condition. After more than two decades of resettlement, an improved living condition seemed to appear. Studies showed that more resettled families are having better condition. Comparing the experience of resettled families from time to time, and from village to village, we found that the presence of productive capacity owned by resettled families and villages is important to overcome the potential of impoverishment risk. Every compensation and programs designed to relocate project affected people will prevent the impoverishment risk only if they materialize in terms of productive capacity owned and controlled by displaced families.

*Keywords: Dam development; Displacement; Impoverishment; Productive capacity; Koto Panjang.*

## **The Effect of Role Stressor on Job Outcomes with Burnout as Mediation Variables**

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### **ABSTRACT**

This study is aimed to explain the role-stressor constructs that are divided into role-conflict, role-ambiguity and role-overload to burnout and the influence of burnout on auditor work performance. The auditors during their work are potentially experiencing role stress. Role stress experienced by the auditor contains three dimensions of role conflict, role ambiguity, and role overload. Auditors who are stuck in the pressures of a role that lasts for a long period of time will lead to a condition called burnout, this condition makes the auditor emotional exhaustion, which of course affects the work of the auditor itself and the overall quality of the Public Accountant Firm.

This research was done by taking sampling by using convenience sampling as much as 58 auditors which come from Padang and Jakarta. The result of the research shows that the role stress constructs that are divided into role conflict, role ambiguity, and role overload are experienced by an auditor over a long period of time and have a positive and significant effect on burnout. Burnout conditions seem to appear and exacerbate the level of stress experienced by the auditor so that they affect the work performance positively and significantly.

*Keyword: role stressor, burnout and job outcomes*

## **The Role of Religion-Taught to Control Individual and Group Fraud**

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### **ABSTRACT**

This research is motivated by separated two groups of empirical evidences. The first group says that if someone has a opportunity to commit a fraud, then the outcome is greater than if someone who does not have the opportunity to do so; if someone has an opportunity to commit a fraud and if the resulting outcome is distributed to other people, the magnitude of the fraud's outcome will be greater than if he keep the outcome for himself. The second group says that the religiosity factor can deter the intention to a fraudulent act. This research modify the second group method in inducing religiosity while replicating the design of the first group.

This experiment design is 2 x 2 x 2 between-subjects. The data from this experiment are analyzed using three-way ANOVA. We expect that the results of this study will help companies or community to combat fraud or corruption.

*Keywords: fraud, religion, corruption, self-serving attribution, self-serving bias.*

## **Contagion of Tax Uncompliance: An Experimental Investigation**

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### **ABSTRACT**

Various tax enforcement efforts are being made by the government to improve tax compliance or to reduce tax evasion. Traditionally, the general approach used is through a tax audit. However, tax audit is costly and recent trends in many countries show that the intensity of tax audit has been decreased. Therefore, another way to reduce evasion by the taxpayer is required. One alternative that can be done to reduce tax evasion is to disclose the type of tax violation and the consequences for each type of offense committed.

Submission of such information is intended to provide deterrent effect to potential tax evader. However, its effectiveness must be tested first because this effort is also feared to cause other taxpayers to imitate the violations committed. Based on the experience of mitigating fraud contagion in financial accounting area, this study proposes tax enforcement through information dissemination of tax audit to mitigate the effect of that contagion.

This study aims to scrutiny the effect of delivering evasion information by other taxpayer toward tax noncompliance and testing of effectiveness of audit information dissemination to mitigate contagion effect of such noncompliance that may be occurred. This research was conducted by an experimental approach with a 2 x 2 between-subjects design.

*Keywords: Tax Uncompliance, contagion, tax audit information*

## **Analysis of Professionalism Accountant in Indonesia**

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### **ABSTRACT**

The accounting profession Indonesia is currently in the spotlight. This is due to the many cases of fraud in the areas of finance and accounting that occurred in Indonesia. Therefore accountant in Indonesia needs to improve itself. This situation is further exacerbated by the challenge facing the accounting profession in the era of globalization will inevitably require the profession to update themselves. This greatly affects the ability of accountants in performing its role to minimize fraud in finance and accounting.

This study aims to assess the professionalism of accountants in Indonesia especially public accountant. The collection of data is derived from public accountant respondents in Indonesia. The selection of respondent based on the area of Jakarta, Medan, Makassar, Surabaya and Pontianak. Data were collected using a questionnaire. Results are based on analysis of test descriptive statistic.

Based on the analysis, it can be concluded that the public accountant in Indonesia have to be professional to uphold the ethics of the profession. The results of this study will be very useful for mapping public accountant professionalism in performing its role to minimize fraud in the finance and accounting in Indonesia.

*Keywords: professionalism, accountant, competence & professional ethics*

**The Implementation of  
Incremental Innovation Versus Radical Innovation  
in Micro and Small Enterprises in Bangka Belitung Province**

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**ABSTRACT**

The purpose of this research is to determine and to analyze the implementation of incremental innovation and radical innovation that have been conducted in Micro and Small Enterprises in Bangka Belitung Province.

Research methodology is conducted by using qualitative approach namely PAR (Participatory Action Research). It is one of research model that looking for something to connect the process of research into the process of social change. The target of research is excellent entrepreneurs of Micro and Small Enterprises in Bangka Belitung Province with a total of 40 units. The data collection is conducted by stage first proportional knowing, second practical knowing, third experiential knowing and fourth critical review proportional knowing. Data analyzing is conducted by descriptive analysis.

The result of research indicates that incremental innovation is applied more than radical innovation in Micro and Small Enterprises in Bangka Belitung Province. It is because in addition to the competence of entrepreneurs and also the limited capability of resources, either from the quality of employee or financial condition to conduct research and development. Radical innovation is more conducted in outstanding Micro and Small Enterprises. The implemented incremental innovations are business management, product packaging, product variation, and marketing strategy. While for Radical Innovation is making new product such as batik Belitung and Pangkalpinang, jeruk kunci jam, empek-empek squid, kemplang tinta cumi, the creation of intellectual prosperity rights, and patent of product.

*Keywords : incremental innovation, radical innovation, and participatory action research*



**Does The Implementation of "Reinventingpolicy" Increasing Tax  
Compliance "Tax Agency?  
(Survey on KPP Pratama Padang)**

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**ABSTRACT**

This study is a qualitative descriptive study that aims to analyze and describe the level of compliance of corporate taxpayers after the implementation of Reinventing (Reinventing Policy) policy. The variables studied are the taxpayer compliance level of the agency and the level of implementation of Reinventing Policy. Research conducted on the taxpayer Agency in the office of KPP Pratama city of Padang. The data used in the study is primary data collected by using questionnaires distributed to the respondents. The method of analysis used is descriptive statistics, ie evaluating the level of achievement of respondents' answers that reflect the level of taxpayer compliance and implementation of Reinventing Policy. The results of the research are expected to provide the analysis of taxpayer compliance level of the Agency and the implementation of Reinventing Policy. The impact of Reinventing Policy on taxpayer compliance looks like (1) delay in submission of SPT, (2) in SPY rectification, (3) delay of tax payment and delay tax payment due.

*Keyword: Tax Compliance, Taxpayer Agency, and Reinventing Policy*

## **Development of Islamic Microfinance to Strengthen Micro, Small and Medium Enterprises (MSMEs) in Padang**

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### **ABSTRACT**

Micro, Small, and Medium Enterprises (MSMEs) have significant contribution to economic growth in Indonesia. However most of MSMEs faced common problem of lack of capital. Islamic microfinance become one of the alternative ways to solve the problem of capital constraints. The Purpose of this paper is to analyze the impact of islamic microfinance to strengthen MSMEs in Padang. We interview 100 MSMEs of poor families distributed in 11 district in Padang. This research used the clustered and simple random sampling method to choose number of samples and analized the data by using cross tab analysis. Output of this research is predicted to give policy recomendations to develop islamic microfinancial institution to strengthen MSMEs in order to reduce poverty in Padang.

*Keywords: Islamic Microfinance, MSMEs, Capital Constraint, Poverty*

## **The Impact of E-Commerce Adoption on SME's Performance**

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### **ABSTRACTS**

It is undeniable that there have many been studies conducted regarding e-commerce adoption by business. However, most of them were conducted in developed countries, and only few of them were conducted in developing countries, especially in SME. In spite of limited studies conducted in developing countries, mostly these studies focused on upstream issue, to see factors that facilitate or barriers faced in regard to e-commerce adoption, rather than downstream issue, to see a post adoption benefits. This certainly results in a limited understanding about e-commerce adoption in developing countries, especially in SMEs since they contribute in numbers.

Hence, to fill this gap, this study is aimed to provide an overview of e-commerce adoption in developing countries, especially SMEs; and to see the impact of e-commerce adoption on SME's performance. This study will be conducted in West Sumatera and will adopt a cross-sectional field study using a questionnaire-based survey.

The result of this study will make a contribution not only for SMEs but also for the government. For SMEs, knowing about the impact of e-commerce adoption on their performance will encourage them to adopt it. Moreover, the research result can be used as an input for government to develop appropriate policy related to SME development.

*Keyword: E-commerce, SME, Performance*

## **The Factors Influencing The Independent Assurance of Sustainability Report**

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### **ABSTRACT**

The aim of this research is to determine the factors influencing the independent assurance of sustainability report. The type of this research is quantitative research using secondary data. The sources of data are sustainability report, annual report and financial statement for period of 2011 – 2016. The population is the sustainability reports prepared based on GRI Standard which are published by non-banking and financial companies for period of 2011 - 2016. Purposive sampling is used to determine the sample. Independent assurance is used as dependent variable, and industry, profitability, liquidity, and solvability are used as independent variables. T-test is used for partial test and F-test is used for simultaneous test of independent variables.

This research finds that profitability and solvability partially have significant influence on independent assurance while industry and liquidity partially have no significant influence on independent assurance. However, industry, profitability, liquidity, and solvability simultaneously have significant influence on independent assurance of sustainability report. Independent assurance is influenced by industry, profitability, liquidity, and solvability for 27,2% while the remaining of 72,8% is influenced by other factors.

*Keywords: Sustainability Report, Independent Assurance, GRI Standard, profitability, liquidity, solvability.*

## **Modifying Theory of Planned Behaviour to Predict The Behaviour of Indonesian Zakat Payers**

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### **ABSTRACT**

**Purpose** –The purpose of this paper is to conceptualize the model of the determinants of TPB element to intention and commitment of zakat payers to pay zakat to BAZNAS/BAZDA.

**Design/Methodology/Approach** – The study will use the TPB model to explain the behaviour of zakat payers. Three predictors of TPB will be analysed to change the intention and commitment of zakat payer to pay zakat to BAZNAS/BAZDA namely subjective norms, attitude and perceived behavioural control.

**Findings** – The author build a framework for analysing the intention and commitment to pay zakat to BAZNAS/BAZDA and some hypothesis formulated.

**Research limitation and implication** – This study is a conceptual paper, then the hypothesis must be confirmed to determine the accuracy.

**Practical implication** – The findings of this research will be contributed to the efforts to find the factors of zakat payers reluctance to pay zakat to BAZNAS/BAZDA.

**Originality/Value** - This is the first framework to give the understanding on the behaviour of zakat payers in Indonesia.

*Operational Keywords: zakat, TPB, subjective norms, attitude, perceived behavioural control.*

**The Influence of Television Advertising and Brand Equity Toward Purchase Decision (Case : Pocari Sweat In Japan and Indonesia)**

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**ABSTRACT**

This study is aimed to analyze the influence of television advertising and brand equity toward consumer purchase decision of Pocari Sweat in Japan and Indonesia. This study used quantitative methods to examine the effect of independent variables: television advertising and brand equity (brand associations, perceived quality, and brand loyalty) to dependent variable, purchase decision. The samples were drawn from 214 consumer in Japan and Indonesia using purposive sampling technique. The data analyzed by using SPSS 16.

The findings indicate that television advertising has positive but not significant influence on purchase decision of Pocari Sweat in Japan, while in Indonesia it has negative and not significant. For brand associations and brand loyalty, all have positive and significant influence on purchase decision in both countries. For perceived quality, it has positive but not significant influence on purchase decision in Japan, whereas in Indonesia it has positive and significant influence on purchase decision.

*Keywords : Television Advertising, Brand Association, Perceived Quality, Brand Loyalty.*

## **Financial Literacy and E-Commerce for SME Business Players of Hand Embroidery and Machine Embroidery Craft in Padang West Sumatera**

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### **ABSTRACT**

Hand embroidery and machine embroidery handicrafts were some of the most promising creative endeavors, and these businesses were expected to support the economy of Padang. However, these businesses still faced some obstacles such as the fund for promotion and marketing. The problem of SMEs of hand embroidery and machine embroidery craft in finance dealt with the constraints faced in accessing financing sources, whereas in the case of product marketing they still used conventional means making it difficult to penetrate wider market. By increasing the financial literacy, entrepreneurs were expected to overcome their financial problems, and by utilizing e-commerce, the marketing of SMEs of hand embroidery and machine embroidery crafts could be more effective and efficient with the support of online networks that reached the global market. The results of the activities showed that knowledge of financial literacy was very beneficial for entrepreneurs in overcoming financial problems. and information technology products that could be utilized in the management of small-scale enterprises, both in the interests of business actors and related parties in the empowerment of small businesses, was in the form of e-commerce portal managed by small business actors in the area of Padang.

*Key words: Handicrafts, literacy, finance, and E-commerce*

## **Past Disaster Experience Impact On Tourist Destination Choice**

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### **ABSTRACT**

The increasing number of disasters in a tourist destination may affect the choices destination model for tourists. Factors that influence the decision of tourists in choosing a destination is influenced by past experience, as an internal information factor that causes anxiety on tourists. The study about selecting process destination centered on risk perception has been the focus for academics and tourism science practitioners in recent times. The importance of conducting investigations in this area is because tourism is inseparable from the security and safety issue, that will be important requirements in building the competitive advantage of destinations, so the decision-making process of a tourists cannot be separated from the past experience when they will planning a tour. Interestingly, the study of past disaster experiences in outbound travelers who have been affected by the disaster is still very limited in the field of marketing tourism. This article discuss the relationship between past experiences of disaster, risk perceptions dimensions and the decision of choosing destinations for outbound travelers who have past disaster experiences.

*Keywords : Past disaster experience, risk perception, destination selection intentions, disaster*



**The Impact of Ownership Structure and Capital Structure on Firm's Value  
(The Case of Listed Manufacturing Companies in Indonesia)**

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**ABSTRACT**

The purpose of this study is to investigate the impact of insider ownership, institutional ownership and capital structure on company's value in the manufacturing sector. The population of this study is all manufacturing companies which are listed in Indonesia Stock Exchange (IDX) in the period of 2011-2016. We use panel data regression with 174 observations. For hypothesis testing, this study use the t-test with  $\alpha$  level of 10%. The results suggest that insider ownership has no effect on firm value, institutional ownership has effect on the firm value, capital structure has no effect on firm value, and firm size has effect on firm value of manufacture companies.

*Keywords: Insider Ownership, Institutional Ownership, Capital Structure, Firm Size, Firm Value*

**Study of Household Welfare Changes Post Earthquake Disaster in West Sumatera 2009 (Case in Nagari Tandikek, Kecamatan Patamuan, Kabupaten Padang Pariaman)**

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**ABSTRACT**

This research aims to percieve the rate of household welfare changes, household strategy level to survive and continue their livelihood also to see the suitability between assistance that given by government and assistance that household needs in order to speed up the livelihood recovery after earthquake disaster. the rate of welfare changes measured by welfare index. Strategy level also suitability assistance was using descriptive analysis.

The condition of respondent welfare decrease considerably in emergency response and recovery phase, but then surge again in phase after recovery and today condition. The welfare changes is not only happened in respondent revenue but also in group revenue and inequality revenue.

There is a three group of respondent based on the strategy used, which is group that using independent strategy, group that using combination strategy of independent and network and group that combining three strategy which is independent, network and intervention. Respondent that collaborate this three stategy was proven recover more faster than the others. For the begining of disaster many respondent using strategy of network and intervention, but after they started to recover they strengthen their strategy to independent strategy.

The assistance that given by government are proven not suitable with the assisatance that household needs to recover their livelihood. The assistance is tend to fulfill the basic needs, it should be directed to reconstruction of household livelihood recovery so then that assistance will be more effective and not weaken the independency household of disaster victim.

*Keywords: Welfare, Disaster Assistance and Livelihood Strategy*

## **The Characteristics of Indonesian Labor Market**

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### **ABSTRACT**

The purpose of this study to analyze the characteristics of the labor market in Indonesia in the period 2010-2016, using selected indicators that introduced by the International Labor Organization (ILO) in 1999, called Key Indicator of Labor Market (KILM) . In this indicator there are 20 (twenty) indicators used and grouped into 8 (eight) groups (BPS, 2011). The main indicators used in this study are Labor Force Participation Rate (LFPR), Unemployment Rate (UR), Business Field Status, Working Hours and wage rate.

The data analyzed is secondary data in the period 2010-2016 obtained from the publication of the Central Bureau of Statistics (CBS) and the International Labor Organization (ILO) as well as other supporting publications. The analytical tool used for this study is descriptive statistical approach.

The study found that the Indonesian labor market characterized by an excess supply of labor, which results in high unemployment rates, as well as the low quality of labor. This condition affects the welfare conditions of workers and the condition of prosperity or national welfare.

*Keywords: Labor market, Labor supply, Key Indicator of Labor Market (KILM). LFPR and Unemployment Rate.*

## **The Impact of Cash Flow Activities towards Stock Returns: Earning Management as a Moderating Variable**

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### **ABSTRACT**

The research objective was to analyze the effect of earning management as a moderator in relation between cash flow activities towards stock returns. The purposive sampling technique is used to obtain 204 samples of manufacturing company in 2012 – 2016. The statistical methods in this research using multiple regression analysis. The results of this study show that operational and financial cash flow take positive effect on stock returns, investment cash flow take negative effect on stock returns. Furthermore, earning management is able to strengthen the relationship between operational and financial cash flow towards stock returns. However, earning management unable to strengthen the relationship between investment cash flow and stock returns.

*Keywords : Cash Flow Activity, Earning Management, Stock Returns*

# **The Influence of Educational Background, Trainings, Work Experience towards The Comprehension on Accrual Based Government Accounting Standard**

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## **ABSTRACT**

This study aims at finding out and analyzing the problems in the preparation of financial reporting practices with accrual based Government Accounting Standards (GAS) based on causes and areas. It is also to analyze the influence of educational background, training after serving and work experience on the level of understanding to Government Accounting Standards (GAS) based on accruals. The population in this research is all apparatus of SAI Kejaksaan RI at 523 work unit all over Indonesia and sample selection by using purposive sampling technique with judgment sampling. The number of sample were 192 respondents spread in 96 units in some areas in Indonesia. Method of data collection using field research method by distributing of questionnaires and conducting short interview, while the method of analysis used in this research is using quantitative descriptive analysis with multiple linear regression. The results of this study indicates that: (1) understanding of *accrual* based Government Accounting Standards (GAS) seems still weak in practice, but the understanding in the form of theory is relatively good enough, the condition occurs in almost all apparatus SAI Kejaksaan RI in some regions in Indonesia, (2) educational background, training after serving and work experience are positively and significantly influenced partially on the level of understanding to Government Accounting Standards (GAS) based on accruals in the Kejaksaan RI.

*Keywords: Educational Background, Training After Serving, Work Experience, Government Accounting Standards (GAS) Based on Accrual*

## **Treasurer: The Appoinment and Job Descriptions Implementation and Functions**

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### **ABSTRACT**

The purpose of this research is to analyze the problem in treasurer appointment and its job description implementation and function. This is a descriptive research with a survey and in depth interview, conducted in 4 regions of West Sumatera Province, they are Pariaman, Solok, and Sawahlunto Municipalities and Tanah Datar Regency. The research finding showed that the proposal of treasurer candidates were nominated for 'Pengguna Anggaran' (Budget Users), not performed by 'Pejabat Pengelola Keuangan Daerah' (Local Government Financial Manager). In the appoinment, the educational background, training experience, experience as treasurers were not considered, but more on one's loyalty. During his position as treasurer, there are a very few of trainings followed. The incompetence of performing tasks and functions was handled by asking the previous treasurers or to Local Government of General Treasure. A treasurer does not only perform treasure's job descriptions but also other tasks like preparing financial report. Based on this research, it is recommended for the future that the appointment of treasurer candidates will be based on the competence and proposed by Local Government of Financial Managers.

*Keywords: Treasurer, Job Descriptions Implementation, Treasurer Functions*

## **The Application of Theory of Planned Behavior as Predictor of Bank Customer Switching Intention in West Sumatra**

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### **ABSTRACT**

This study aims to identify factors that influences customer to do bank switching in West Sumatra. A survey method was conducted to collect the data from 200 hundred of commercial bank customers in Padang, West Sumatra. A convenience sampling technique was used to choose respondent of this research. Instruments of this research were adapted from previous studies. Multiple regression analysis with SPSS 11.0 was used to analyze research data. This research found that attitude, subjective norm and control behavior have significance influence on bank customer switching intention.

*Keywords: Attitude, Subjective Norm, Behavioral Control and Switching Intention.*

## **Analysis of The Impact of Other Comprehensive Income Statements on Earnings Management: A Literature Review**

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### **ABSTRACT**

The earnings management policy undertaken by the management of the company aims to make the profit information contained in the company's financial statements look good by the stakeholders, one of whom is the investor. Investors will be interested and invest their money into a company that has a good profit. Earnings Information is important for investors, since profits represent the quality of the company's performance and reflect future cash flows. The importance of reporting profits generated by the company makes management always trying to optimize the company's earnings because it will affect investment decisions and corporate contracts.

Changes in accounting standards (PSAK) in Indonesia using international-based standards have become an important focus for corporate management because companies must report other comprehensive income (OCI). The OCI component contains high assumptions, estimates and judgments of management, therefore it is expected to increase the company's management opportunities in earnings management.

This study is a qualitative research and a literature review, which examines the analysis of the Impact of Other Comprehensive Income Statements on Earnings Management. From the study of the various literatures it is concluded that OCI Disclosure will improve the transparency of financial information that will decrease earnings management practices. The disclosure of OCI in the income statement limits the management space to perform earnings management practices.

*Keywords: Earnings management, Other comprehensive income, Accounting standards (PSAK).*



**Annual General Meeting of Shareholders (AGMS) as a Governance Structure:  
an Analysis of Regulation to Support Sound Governance Implementation in  
Indonesia**

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**ABSTRACT**

This study aimed at analyzing the regulations in relation to the company's Annual General Meeting of Shareholders (AGMS) in Indonesia from the perspective of corporate governance. As a primary element at the apex of governance structure, AGMS should have adequate attention especially in an effort to ensure that "the right and equitable treatment of shareholders" have been in place. In the case of Indonesia, the existence of regulation as the basis to support governance mechanisms, prerequisites to balance the rights of minority vis-à-vis majority (concentrated) shareholders. As such, regulations related to the AGMS as a company's principal needs to be assessed and analyzed to support sound governance practices in Indonesia. The research conducted by using descriptive-qualitative analysis utilizing current and relevant regulations obtained from various publicly sources of data related to the existence of AGMS. The result shows that rules and regulation to support sound governance implementation in Indonesia related to AGMS has been in accordance to corporate governance best practices. Such regulations have been supported adequate protection of shareholder rights, the responsibility of the board of directors and the board of commissioners, and the affirmation rules on the rights of minority shareholders through the AGMS.

*Keywords: Regulations, Annual General Meeting of Shareholders (AGMS), Governance Structure, Governance Mechanism, Minority Shareholders*

# **The Effects of Workload and Role Ambiguity on Auditors Job Performance with Job Stress as Mediating Variable at Audit Board of Indonesia in West Sumatera Province**

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## **ABSTRACT**

The purpose of this research is to determine direct effects of workload and role ambiguity on job performance. The research also investigate indirect effects of workload and role ambiguity to job performance with job stress as a mediating variable. This research was conducted at Audit Board of Indonesia West Sumatera Province. Numbers of sample consist of 49 auditors. The analytical method used was Structural Equation Modelling (SEM) with SmartPLS 3.0 software. The results indicated 1) there is a negative and significant effect between workload and job performance, 2) there is a negative and significant effect between role ambiguity an job performance, 3) there is a positive and significant effect between workload and job stress, 4) there is no significant effect between role ambiguity and job stress, 5) there is a positive and significant effect between job stress and job performance, 6) job stress mediate the relationship between workload and job performance, 7) job stress did not mediate the relationship between role ambiguity and job performance. Results of this study are expected to provide benefits to all stakeholders who have the interest in job performance, especially in audit board.

*Keywords: Workload, Role Ambiguity, Job Stress, Job Performance, Audit Board*

# **Tragedy of The Commons at Lake Maninjau and the Economics Puncak Lawang Tourism Community in West Sumatera**

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## **ABSTRACT**

This research aims to know the effect of tragedy of the commons in Lake Maninjau, on economic tourism community of Puncak Lawang and using primary data with questionnaires as a tool for data collection. The data was analyzed by ANOVA (*Analysis of Variance*) and *crosstab*. Based on research results at Maninjau lake occurs tragedy of the commons due to the increasing number of floating net cages, which adversely affect the function of Lake Maninjau as a tourist attraction. In Puncak Lawang, there is an increasing number of tourist visits to affect the increase in income of tourism communities around Puncak Lawang and open opportunities for tourist communities to open the business.

## **SME Access to Finance: Evidence from Marine Tourism Area of West Sumatera**

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### **ABSTRACT**

This paper aims at investigating the relationship between characteristics of SME (Small Medium Enterprise) and access to finance. Mainly applying on SMEs which are located in marine tourism area, the paper focuses on several leading characteristics such as; sector, size, age, ownership, and profitability. Meanwhile, SME's access to finance is measured by getting loan from banking sectors. The study involved a series on extensive interviews and distribute questionnaires to owner of SMEs. The samples of this study are 70 SME's in West Sumatera. Secondary data is obtained from supporting sources such as journals, books, news mass media, and various other writings. Using logistic regression, this study finds that variable size, ownership, and profitability have significant impact on SME's access to finance. Those variables give the biggest influence on SME's access to finance compared to other variables. Conversely, other variables like sector and age affect access to finance insignificantly. By getting loan from banking sectors, SMEs are expected to improve its performance.

*Key words: Small medium enterprise, Access to finance, Tourism.*

## **Examining Usability Factor of Technological Acceptance Model (TAM)**

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### **ABSTRACT**

Evidently, the emergence of internet has conceivably changed the manner in which travel companies to operate the business process of the ecommerce activity. However, conducting e-commerce among travel companies indentified as Electronic travel (E-travel) in developing countries especially in rural cities is lack of number investigated. This paper study investigated the impact usability factor on Technology Acceptance Model (TAM). Technology Acceptance Model has turned into an influential model to clarify and predict usage intention and acceptance behavior, including perceived usefulness and also perceived ease of use, called as personal belief construct in influencing intention to use of e-travel systems. The result of the 166 users in online survey and SEM/PLS technique was presented in Padang, Indonesia. The research finding of five hypotheses is all of the factors (usability, perceived ease of use, perceived usefulness, and attitude towards e-travel website) significantly affect the intention to use of e-travel website.

*Keywords: Usablity, e-Travel, Technology Acceptance Model, Perceived ease of use, Perceived usefulness, Attitude, Intention to use, Usability, E-travel website.*

**Relationship Model of Memorable Tourism Experience, Experiential  
Marketing and Tourist Value Towards Revisit Intention  
(Survey of Tourist Nusantara in West Sumatra)**

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**ABSTRACT**

The purpose of this research is to know the relevance model of Memorable Tourist Experience, Experiential Marketing and Tourist Value to Revisit Intention on the domestic tourists in three cities in West Sumatera namely Padang City, Bukittinggi and Sawahlunto. The results show that variable of memorable tourist experience, experiential marketing and tourist value affect the revisit intention. This means that the increased experience perceived by tourists, as well as the value felt by tourists turned out to increase the revisit intention. This means that a memorable experience, high tourist value becomes the main attraction for a return visit to the destination of tourism in West Sumatera. Improvement in Memorable Tourist Experience, Experiential Marketing and Tourist Value influenced the decision of tourists visiting the three cities in West Sumatera. Because of destinations make a strong impression and value for the domestic tourists. This research uses marketing management approach. The type of research is explorative research. The research method used is a questionnaire of 175 domestic tourists who visit the tourist destinations located in three cities. Sampling technique is Purposive Sampling with time scope is cross sectional. Research data processing using Smart PLS

*Key words : Memorable tourist experience, Experiential marketing, Tourist value , Revisit intention.*

## **Information Technology Capabilities, Firm Performance and Firm Value**

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### **ABSTRACT**

The study aims to investigate the impact of information technology (IT) capabilities on firm performance and firm value. In this study the firm performance was measured by ROA and ROS, while the firm value was measured by Tobins Q. Samples were selected by matched sample comparison method. There are two groups of sample used in this study, which are the firms with superior IT capabilities and the firms without superior IT capabilities (as a control group). In this regard, the firms who received TOP IT and Telco award were identified as firms with superior IT capabilities.

In this study data were analysed by independent t-test. Based on data analysis, it is found that there is no difference in firm performance and firm value between the firms with superior IT capabilities and the firms in control group. Therefore, it is found that there is no relationship between IT capabilities and firm performance and firm value

*Keyword: IT capabilities, Firm performance, Firm value.*

**The Usefulness of Accrual Information in Local Government' Internal  
Decision-Making  
(Practitioners' and Academicians' Perceptions in Padang City)**

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**ABSTRACT**

This research aimed to identify the difference in perceptions between practitioners and academicians about the usefulness of accrual information in local government internal decision-making. This research classified as a comparative study with total of 198 samples of respondents which are practitioners and academicians in Padang City. The classic assumption tests used were test of normality and test of homogeneity. The hypothesis tested in this research by used independent sample t-test. The results showed that there is a difference in perceptions between practitioners and academicians about the usefulness of accrual information in local government internal decision-making. It proved that there is a missing relationship between practitioners and academics the public sector. So that, it need communication and coordination between public sector practitioners and academics to align their perceptions especially about the implementation of accrual accounting in public sector.

*Keyword: academicians, accrual information, local government, internal decision making,practitione*



## **Analysis of the Factors Affecting the Exchange Rate of the Rice Farmer in West Sumatra**

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### **ABSTRACT**

This research aims to analyze the factors that influence the exchange rate of the rice Farmer in West Sumatra period in 1997-2016. The methods used in this research is the Ordinary Least Square (OLS). The variables used in this study is the productivity of paddy rice and selling price as the independent variable, and the exchange rate of the rice Farmers as the dependent variable. The results of this research show that the existence of a significant negative relationship between the exchange rate of the rice Farmers with rice productivity and a positive relationship was not significant between the rice Farmer's exchange rate with the selling price of rice. Big nothingness means the level of padi farmers exchange rates negatively influenced by the production of rice, small and large exchange rate level of padi farmers affected in prositif was not significant by the selling price of rice.

*Keywords: NTPP, rice productivity, sale price, OLS*

**Public Perception to Public Service Quality in Local Government Office  
(Study at the Office of the Investment Board and One Stop Integrated  
Services Padang City)**

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**ABSTRACT**

Government as the organizer of national and state are required to fulfill the interests and needs of its people. Increasing public awareness of the quality of public services, demanding the government as public service providers to improve the quality of service. This study aims to look at the perception of the public as users of public services to the quality of public services received, and the constraints faced by public service providers in providing services to users of public services. This study is a qualitative research where the primary data obtained from participants of the questionnaire answers provided, followed by observation. The analytical methods used are level outcomes average of answers to participants as a service user to know the user's perception of the quality of public services received and interviews with public service providers. The survey results revealed that the public perception of the quality of public services at the Office of the Capital Investment Board and One Stop Integrated Services Padang City is good. The constraints are quantity of human resources insufficient by the number of permit applications submitted, the room of officers were less worthy, narrow parking for shared use with other offices. Standar operating procedures are sometimes not enforced, and the understanding of different societies.

*Keyword : Public Perception, Public Services Quality, Local Government*

## **The Analysis of Galian C Mining and Its Impact on Community Economy in Batang Kuranji River Padang**

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### **ABSTRACT**

Various economic activities such as mine sand, stone, and various building materials are routinely carried out by local people bring economic impacts that can help the community. Most of the people who do Galian C mining activities make this work as the main job to fulfill their daily life. Positive socio-economic impacts such as increased regional income, job creation, and economic improvements for communities surrounding mining areas and negative impacts to the environment such as ecological changes, environmental degradation such as water pollution, air pollution, drought, and the ability to change the community's livelihood system. This study aims to obtain an in-depth study of galian C mining in the river batang Kuranji and how its impact on socio-economic and the environment around it. This research is field research research, qualitative descriptive approach. The data used primary data with the respondents of the miners came from areas around the river batang Kuranji, the subdistrict Pauh and Kuranji. Data obtained will be seen its validity by using triangulation approach. The results of the survey conducted by the researcher illustrate that the Galian C mine conducted by the community in order to get an income that is only sufficient for the absolute needs. This work is done when no other work is obtained. This mining work has a positive impact on the community and also helps the government, especially PU. Without the government's help, the decent life that the Galian C miners hoped for along the Kuranji river was just a dream because it was far from prosperous. Revenue earned can only meet the daily needs with various risks encountered.

*Keywords: Mine, Galian C, Field research, Socio-economic.*

## **The Impact of Microfinance on Poverty Reduction in Padang**

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### **ABSTRACT**

Microfinance has been promoted as an effective tool to reduce poverty through providing access to credit to the poor. However, the impact of microfinance is still debatable across countries. Some researches found that microfinance has positive impact on household income, then job creation and finally poverty reduction while others found no impact even negative impact on the poorer. This paper examined the impact of microfinance on poverty reduction in Padang especially in coastal area because majority of poor families are living in coastal area. The survey interviewed 100 poor households and microenterprises in term of their access to microcredit. The data are analyzed by using cross tab analysis. For the result, this research predicts that microfinance has significant impact on poverty reduction which can be seen from levels of household income, nutrition, health, children education and extending current business.

## **Security Analysis of Academic Information Systems Students Satisfaction of University Andalas**

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### **ABSTRACT**

The safety of Academic Information System (SIA) of Higher Education is very important, because the SIA is used to academic administration. This study to analyze the security of SIA Andalas University on student satisfaction. This research uses qualitative method with descriptive format. Data collection by interview method and secondary data analysis. The results show still weak information system security, accuracy of information less reliable. Weak security of SIA impact the sustainability of these universities, so necessary to use information security system standards to Kominfo recommendation that is ISO/IEC 27001:2005. In addition using ISO standards, the audit information systems to be needs periodically. By using ISO standard information system security and conducting audit information system improve the accuracy of information to user satisfaction.

*Keywords: System Security, Academic Information System, Student Satisfaction*



## **Relation Analysis between Working Climate, Spiritual Intelligence, Emotional Intelligence with Nurse Performance at Inpatient Installation Hospital**

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### **ABSTRACT**

Performance of nursing services contribute in determining the quality of hospital services, it must be accompanied by an increase in the performance of peraw at. The performance of nurses are both needed the work climate, emotional intelligence and spiritual intelligence is good. Working climate within the organization will give you an idea that one's work will produce results, if they feel fit and in accordance with the organization and its work and required. Emotional intelligence role in improving the performance and reduce fatigue nurses on the situation of the organization, a nurse who has spiritual intelligence will work calmly, peacefully, satisfied wirh results of his work can be completed with a predetermined procedure. Aim research to determine the relationship of the characteristics of nurses, working climate, emotional intelligence, spiritual intelligence with the performance of nurses in the Inpatient Hospital Raden Mattaaher. Research design is a cross-sectional study with a sample technique proportional simple random, alarge sample of 169 responses den. A nalisis data using Chi-Square and Regression logistic. The results of the study there were a significant relationship between the characteristics of nurses, working climate, emotional intelligence and spiritual intelligence with the performance of nurses in the Inpatient Hospital Raden Mattaaher. Variabel most related to the performance of education with p-value was 0.001 OR 4.451. It is advisable for hospitals to prioritize nurse recruitment with professional education, facilitate vocational nurses continuing professional education, create reward programs for well-performing nurses, create an environment that builds good emotional and spiritual intelligence.

*Keywords: Performance, Climate Work, Emotional Intelligence, Spiritual Intelligence*

## **Financial Ratio Analysis; FDR, BOPO, CAR, ROA, Total Asset and Non Performing Financing (NPF)**

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### **ABSTRACT**

This study is a descriptive verification study on Sharia Financial Cooperative in Padang city. The objectives of the study were to describe and analyze the level of problem financing (NPF) and to examine the effect of FDR, BOPO, CAR, ROA, Total Assets on NPF. The data used are secondary data obtained by KJKS financial report year 2013-2016. The sampling method used purposive sampling with inefficient DMU criteria. The method of analysis used for descriptive analysis of the results of respondents' answers and for testing the hypothesis is multiple linear regression .

The results showed the level of problem financing (NPF) included in the high category. There are as many as 57.5% DMUs with troubled financing rates at levels above 12%. This means that logically, KJKS can not efficiently carry out its central operational activities, as collecting and channeling institutions for financing disbursed by default and KJKS also fails to earn income and profit. Total Assets has no effect on non-performing financing (NPF). This indicates that although KJKS has high asset value, but not maximally utilized for financing distribution. Capital Adequacy Ratio (CAR) has no effect on NPF. Operating Cost to Operating Income (BOPO) has no effect on NPF. Financing Deposit Ratio (FDR) has significant negative effect on NPF. Return on Asset (ROA) has a significant negative effect on NPL financing (NPF). Total Assets, Capital Adequacy Ratio (CAR), Operational Cost to Operating Income (BOPO), Financing Deposito Ratio (FDR), and Return on Asset (ROA) together significantly influence Non Performing Financing (NPF).



**The Study of Fraud Prevention Factors with the Effectiveness of the  
Role of the Government's Internal Supervisory  
Apparatus as a Moderating Variable:  
The Perception of Padang City Government Officials**

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**ABSTRACT**

This study aims to examine and analyze fraud prevention factors with the effectiveness of the role of Government Internal Supervisory Apparatus as a moderating variable. The basis of analysis used is the perception of government officials of Padang City. There are three types of variables used, namely: independent variables, dependent variables and moderating variables. The independent variable consists of seven variables: a) religious adherence, b) the effectiveness of the government internal control system, c) regional culture, d) eligibility of compensation, e) law enforcement, f) the achievement of fairness and h) organizational commitment. The dependent variable is fraud. and the moderating variable is the effectiveness of the role of the government's internal supervisory apparatus. This research is a empirical quantitative research using primary data. The method of data collection is to use a survey with questionnaires. The questionnaire contains about employee perceptions of fraud prevention factors. The population of this study are all employees (leaders & staff) in Padang city governmeant, spread over: 22 agencies, 4 institutions, 1 inspectorate, 3 other institutions, 10 sections in the city secretariat, and 11 districts. The samples taken from this research are: 15 agencies, 4 institutions, 1 Inspectorate, 1 other institutions, 7 sections, and 4 districts, with total respondents 395. Hypothesis testing in this study using SPSS - multiple regression. The final result of this research is to map various factors that can prevent the occurrence of fraud and at the same time give some recommendation about factors and ways that need to be done to prevent fraud at Local Government of Padang City. Expecting in the next 1 to 2 years, the number of corruptions in Padang City can be reduced at a minimum level - close to zero.

*Key words: Fraud, Religious obedience, Eligibility of compensation, SPIP, APIP, Law enforcement, and Justice achievement.*

## **Analysis of Poverty in Agricultural Households in West Sumatra**

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### **ABSTRACT**

The phenomenon of poverty in Indonesia is still dominated by poverty in rural areas with their income from the agricultural sector. Thus, the poverty study of agricultural households becomes an essential discussion in Indonesia. Agriculture is a major sector in West Sumatra Province which is selected as a subject for this study. This paper will discuss the causes of poverty in household agricultural enterprises in West Sumatra using the 2013 Agricultural Census data. Variables in this research are the income portion from the agriculture, amount of owned land, head of household education level, and access to economic institution. Multiple regression is used for this study. We conclude that the income of households has a negative relationship and significant on portion of income from the agriculture and has a positive and significant relationship with the amount of owned land. Our research also indicates that there is no relationship between the amount of household income of agriculture with head of household education level and access to economic institution.

*Keywords: Agricultural poverty, Agricultural census, Owned land, Income portion, Agricultural household, Access to economic institution, Agricultural sector.*